

Set	Items	Description
S1	80	AU=(COOPER W? OR COOPER, W?)
S2	4162	(DEBIT OR BANK)()CARD? ? OR DEBITCARD? OR BANKCARD?
S3	118891	BANK? ? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVINGS(1W-)LOAN? ?
S4	150941	ACCOUNT? ?
S5	177547	DEFER? OR HOLD()OFF OR DELAY? OR POSTPON? OR HOLDOFF
S6	114409	BILL???? OR PAY????
S7	24613	(WITHOUT OR "NOT")(2N)(DEBIT? OR CHARG? OR WITHDRAW?)
S8	2007	S2(S)S3
S9	853	S8(20N)S4
S10	28	S9(S)S7
S11	21	S8(20N)S5
S12	1146	S5(10N)S6
S13	28	S12(S)S2
S14	0	S1 AND S2
S15	70	S10 OR S11 OR S13
S16	40	S15 AND IC=G06F?

? show file

File 348:EUROPEAN PATENTS 1978-2004/Feb W03

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File 349:PCT FULLTEXT 1979-2002/UB=20040219,UT=20040212

(c) 2004 WIPO/Univentio

16/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01441043

METHOD FOR EFFECTING CLEARING PAYMENT OF COMMODITIES (WORKS, SERVICES) BY
MEANS OF ATMs

VERFAHREN ZUM BEWIRKEN EINER ABRECHNUNGSBEZAHLUNG VON GUTERN (ARBEITEN,
DIENSTLEISTUNGEN) MITTELS GELDAUTOMATEN

SYSTEME DE PAIEMENT SCRIPTURAL DE MARCHANDISES (DE TRAVAUX, DE SERVICES) AU
MOYEN D'UN DISTRIBUTEUR AUTOMATIQUE

PATENT ASSIGNEE:

Joint Stock Company "General Technologies", (4009620), 2-y Silikatny
proezd, 14-3-8, Moskow, 123007, (RU), (Applicant designated States:
all)

INVENTOR:

CHERNOMOROV, Sergei, Doninskoe shosse, 6-66, Ramenskoe, Moskovskaya obl.,
140100, (RU)

PAVLENKO, Sergei, der. Blaznovo, 7, Mozhaisky r-n, Moskovskaya obl.,
143221, (RU)

LEGAL REPRESENTATIVE:

Zellentin, Rudiger, Dr. (44582), Zellentin & Partner, Zweibruckenstrasse
15, 80331 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1349094 A1 031001 (Basic)
WO 2002046998 020613

APPLICATION (CC, No, Date): EP 2001982979 011026; WO 2001RU448 011026

PRIORITY (CC, No, Date): RU 2000130897 001209

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-019/00

ABSTRACT WORD COUNT: 128

LANGUAGE (Publication,Procedural,Application): English; English; Russian
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200340	390
SPEC A	(English)	200340	10405
Total word count - document A			10795
Total word count - document B			0
Total word count - documents A + B			10795

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION of providing this utility, the beginning date of imposing
a fine in the case of **delayed payment** of this utility, and also a
rate of this fine etc. The customer being a...

...according to the above described order, first, identifies him/herself
with the help of said **bank card** and also selects an operation of the
clearing payment. Then the ATM sends to the...

...and indicates all or a part of these utilities for further payment with
his/her **bank card** . As it was mentioned above, said list of
commodities could be displayed in various ways...

16/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01364599

Order placement and payment settlement system

Auftragserteilungs- und BezahlungsVorrichtung

Systeme de commande de placement d'annonces et de reglement de la facture

PATENT ASSIGNEE:

Annex Systems Incorporated, (2696200), 7-1, Kita-aoyama 3-chome,
Minato-ku, Tokyo 107-0061, (JP), (Applicant designated States: all)
TAMATSU, MASAHARU, (3349330), 403, SUNSET HILLS II, 14-14, MAHIKIZAWA
2-CHOME, TAMA-SHI, TOKYO 206-0023, (JP), (Applicant designated States:
all)

INVENTOR:

Tamatsu, Masaharu, 403, Sunset hills II, 14-14, Mahikizawa 2-chome,
Tama-shi, Tokyo 206-002, (JP)

LEGAL REPRESENTATIVE:

Henkel, Feiler, Hanzel (100401), Mohlstrasse 37, 81675 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1162580 A2 011212 (Basic)

EP 1162580 A3 030409

APPLICATION (CC, No, Date): EP 2001113389 010601;

PRIORITY (CC, No, Date): JP 2000167069 000605; JP 2001155644 010524

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/00; G06F-017/60

ABSTRACT WORD COUNT: 155

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200150	427
SPEC A	(English)	200150	8199
Total word count - document A			8626
Total word count - document B			0
Total word count - documents A + B			8626

...INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION accounts when they receive purchase information from
buyers and credit seller accounts after a predetermined **deferment**
period. **Banks** should use their so-called "special deposits" to manage
these monies as individual amounts during these **deferment** periods.

A concrete implementation of such a system may be provided by the
seller creating...

16/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01278199

Print system, service system, data server, master server, print client
system and printer

Druckersystem, Dienstsysteem, Datenserver, Hauptserver, Druckerkundensystem
und Drucker

Systeme d'impression, systeme de service, serveur de donnees, serveur
maitre, systeme de client d'impression et imprimante

PATENT ASSIGNEE:

KONICA CORPORATION, (206976), 26-2 Nishishinjuku 1-chome, Shinjuku-ku,

Tokyo, (JP), (Applicant designated States: all)
INVENTOR:
Kobayashi, Toru, c/o Konica Corporation, 2970 Ishikawa-cho, Hachioji-shi,
Tokyo, (JP)
Yanagimachi, Noriyuki, c/o Konica Corporation, 26-2 Nishishinjuku 1-chome
, Shinjuku-ku, Tokyo, (JP)
Inai, Masayuki, c/o Konica Corporation, 2970 Ishikawa-cho, Hachioji-shi,
Tokyo, (JP)
Nakazawa, Toshihiko, c/o Konica Corporation, 2970 Ishikawa-cho,
Hachioji-shi, Tokyo, -(JP)
Yamazaki, Hirohiko, c/o Konica Corporation, 2970 Ishikawa-cho,
Hachioji-shi, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Henkel, Feiler, Hanzel (100401), Mohlstrasse 37, 81675 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1100003 A2 010516 (Basic)
APPLICATION (CC, No, Date): EP 2000123539 001027;
PRIORITY (CC, No, Date): JP 99345201 991027; JP 2000124049 000425; JP
2000186167 000621
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G06F-003/12 ; H04L-029/06
ABSTRACT WORD COUNT: 114
NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200120	1413
SPEC A	(English)	200120	37291
Total word count - document A			38704
Total word count - document B			0
Total word count - documents A + B			38704

INTERNATIONAL PATENT CLASS: G06F-003/12 ...

...SPECIFICATION names of books, card information and quotation codes.

Card information has therein information about a **debit card** that is deducted from a **bank account** instantly, a cash card that is deducted from a **bank account** later and a registration number and a code number of IC card equipped with an...

...a coin input machine equipped on image forming apparatus 101 inputs cash equivalent to quoted **charges** or **not** when a user selects a cash input as a payment method. A quotation code is...

16/3,K/4 (Item 4 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

00379750

An integrated automatic information and telephone point.
Integrierte automatische Informations- und Fernsprechstelle.
Point d'informations et de telephone integre et automatique.

PATENT ASSIGNEE:

SEAT - DIVISIONE STET S.P.A., (1105730), Via Aurelio Saffi, 18, I-10138
Torino, (IT), (applicant designated states:
AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Manucci, Franco, Seat-Divisione Stet S.p.A. Via Aurelio Saffi, 18,
I-10138 Torino, (IT)
Carita', Enrico, Seat-Divisione Stet S.p.A. Via Aurelio Saffi, 18,
I-10138 Torino, (IT)

LEGAL REPRESENTATIVE:

Notaro, Giancarlo et al (51401), c/o Jacobacci-Casetta & Perani S.p.A.
Via Alfieri, 17, I-10121 Torino, (IT)

PATENT (CC, No, Kind, Date): EP 341219 A2 891108 (Basic)
EP 341219 A3 900606

APPLICATION (CC, No, Date): EP 89830183 890502;

PRIORITY (CC, No, Date): IT 8867407 880503

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-015/02 ; G07F-007/00

ABSTRACT WORD COUNT: 57

LANGUAGE (Publication,Procedural,Application): English; English; Italian
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	455
SPEC A	(English)	EPABF1	2474
Total word count - document A			2929
Total word count - document B			0
Total word count - documents A + B			2929

INTERNATIONAL PATENT CLASS: G06F-015/02 ...

...SPECIFICATION issuer of the credit card would take responsibility for
it. Other payment cards, such as **bank cards** , are validated by means
of the checking of a "secret code" which requires access to...

...required does not envisage subscription by the user beforehand and does
not therefore provide for **deferred payment** . In this case, the
validation of a card would require the connection of heterogenous
networks...

16/3,K/5 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01057884 **Image available**

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS USING MULTI-PAYMENT
PREFERENCES

SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES REPOSANT SUR
L'UTILISATION DE PREFERENCES DE PAIEMENTS MULTIPLES

Patent Applicant/Assignee:

EXXONMOBIL RESEARCH AND ENGINEERING COMPANY, 1545 Route 22 East P.O Box
900, Annandale, NJ 08801-0900, US, US (Residence), US (Nationality)

Inventor(s):

GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA 20120, US,

MURRAY Jack B Jr, 3532 Barkley Drive, Fairfax, VA 22031, US,

Legal Representative:

PURWIN Paul E (et al) (agent), ExxonMobil Research and Engineering
Company, 1545 Route 22 East, P.O. Box 900, Annandale, NJ 08801-0900, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200388078 A2 20031023 (WO 0388078)

Application: WO 2003US10577 20030407 (PCT/WO US0310577)

Priority Application: US 2002370244 20020408; US 2003407367 20030404

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21710

Main International Patent Class: G06F-017/16

Fulltext Availability:

Claims

Claim

... each merchant. Examples include, but is not limited to: default payment method, credit card number, debit card number, bank account number, credit/ debit card type, credit/ debit card expiration date, name and billing address for credit/ debit card , checking account bank name, checking account number, bank routing number, associations between each merchant and...1300 with sufficient memory 1305 to capture and locally process a transaction. The merchant transceiver may or may not have wireless connectivity to the transaction processing system 26. yet a further embodiment includes a merchant transceiver associated with a vending...

16/3,K/6 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01043245 **Image available**

LOADABLE DEBIT CARD SYSTEM AND METHOD

SYSTEME DE CARTE DE DEBIT RECHARGEABLE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

WOW TECHNOLOGIES INC, 711 Pilot Road, Suites E and F, Las Vegas, NV 89119
, US, US (Residence), US (Nationality)

Inventor(s):

WILLARD Rick L, 3193 Montecito Drive, Las Vegas, NV 89120, US,

Legal Representative:

PHILIPP Adam L K (agent), Christensen O'Connor Johnson & Kindness PLLC,
1420 Fifth Avenue, Suite 2800, Seattle, WA 98101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200373226 A2 20030904 (WO 0373226)

Application: WO 2003US5651 20030224 (PCT/WO US0305651)

Priority Application: US 2002359320 20020223; US 2002367624 20020325; US
2002375493 20020425

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW.

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5919

Main International Patent Class: G06F

Fulltext Availability:
Detailed Description

Detailed Description

... loadable debit card system using existing technology in a new manner.

BACKGROUND OF THE INVENTION

Debit cards and gift cards are well known in the art. Such cards are typically linked to a user's **bank account** or are purchased from a vendor and come in fixed value increments, for example, \$10...to use an existing point-of-sale terminal to recharge their gift card and/or **debit card without** replacing it with a specialized terminal. In the operation of prior art systems, cards are...

16/3,K/7 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

01014703 **Image available**

ONLINE PURCHASING METHOD

PROCEDE D'ACHAT EN LIGNE

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO
80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

MASCAVAGE John Joseph, 701 Harvard Road, San Mateo, CA 94402, US,
WEICHERT Margaret Morgan, 50 Curtis Court, San Carlos, CA 94403, US,
DRAVENSTOTT Robert Edwin, 2215 Salisbury Way, San Mateo, CA 94403, US,
ALLEN-ROUMAN Terry, 670 Orchid Drive, San Francisco, CA 94080, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200344622 A2-A3 20030530 (WO 0344622)

Application: WO 2002US33908 20021022 (PCT/WO US0233908)

Priority Application: US 2001991379 20011115; US 2001991497 20011115; US
2001991364 20011115

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15029

Main International Patent Class: G06F-017/16

Fulltext Availability:
Detailed Description

Detailed Description

... that avoids some of the problems associated with the credit card is

use of a **debit card**. Despite increased adoption and usage of **debit card** payments in the physical world, however, **debit cards** have not been particularly successful on the Internet for a variety of reasons. The **debit cards** that are being used on the Internet are "offline" **debit cards**. "Offline" **debit cards** work like credit cards, without the use of a personal identification number (PIN). Unlike debit...

...using a PIN, these transactions are processed through the credit card networks, resulting in a "**delayed debit**," where **payment** is deducted 2-3 days after the transaction occurs. The "**delayed debit**" feature exposes **banks** to credit risk and as a result, "offline" **debit cards** are usually ...to pay a discount rate that is almost as high as

2
credit card rates. **Debit cards** also are problematic for consumers, because many **debit cards** have daily volume limits that make them impractical for transactions over a particular amount. Finally, **debit cards** are not generally suitable for business to business transactions.

[121 Since "online" or PIN-based...

16/3,K/8 (Item 4 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

01012949 **Image available**

ONLINE PAYMENTS

PAIEMENTS EN LIGNE

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO
80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

MASCAVAGE John Joseph, 701 Harvard Road, San Mateo, CA 94402, US,
WEICHERT Margaret Morgan, 50 Curtis Court, San Carlos, CA 94070, US,
THOMPSON Mark, 5724 East 10th Avenue, Denver, CO 80220, US,
ABELMAN Henry M, 8360 Sentinae Chase Drive, Rowel, GA 30076, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200342893 A1 20030522 (WO 0342893)

Application: WO 2002US36898 20021115 (PCT/WO US0236898)

Priority Application: US 2001991379 20011115; US 2001991497 20011115; WO
2002US33908 20021022; US 2002298152 20021114; US 2002298153 20021114

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9733

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... that avoids some of the problems associated with the credit card is use of a **debit card**. Despite increased adoption and usage of **debit card** payments in the physical world, however, **debit cards** have not been particularly successful on the Internet for a variety of reasons. The **debit cards** that are being used on the Internet are "offline" **debit cards**. "Offline" **debit cards** work like credit cards, without the use of a personal identification number (PIN). Unlike debit ...

...using a PIN, these transactions are processed through the credit card networks, resulting in a "**delayed debit**," where **payment** is deducted 2-3 days after the transaction occurs. The "**delayed debit**" feature exposes **banks** to credit risk, and as a result, "offline" **debit cards** are usually only issued to individuals who the consumer check.

[131 Other methods for facilitating...

16/3,K/9 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00991477 **Image available**

**USER- WEARABLE WIRELESS TRANSACTION DEVICE WITH BIOMETRICAL USER VALIDATION
DISPOSITIF DE TRANSACTION SANS FIL PRET-A-PORTER DOTE D'UNE VALIDATION
D'UTILISATEUR BIOMETRIQUE**

Patent Applicant/Assignee:

HEWLETT-PACKARD COMPANY, Legal Department, 3000 Hanover Street, M/S 1068,
Palo Alto, CA 94304-1112, US, US (Residence), US (Nationality)

Inventor(s):

BERNEY Jean Marc, 12 route du Prieur, Landecy, CH-1257 Geneva, CH,

Legal Representative:

SCHUYLER Marc P (agent), Hewlett-Packard Company, IPA, P.O. Box 272400,
M/S 35, Fort Collins, CO 80527-2400, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200321523 A1 20030313 (WO 0321523)

Application: WO 2002US26282 20020816 (PCT/WO US0226282)

Priority Application: US 2001942175 20010828

Designated States: CN IN JP KR

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 4047

...International Patent Class: G06F-001/00

Fulltext Availability:

Detailed Description

Detailed Description

... aided by passwords and personal identification numbers (PIN), SmartCards are capable of behaving much like **debit cards** but **without** requiring the user to maintain an **account** in a **financial institution**. These types of SmartCards are sometimes called "e-cash" devices.

Initially, SmartCards

16/3,K/10 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00963496 **Image available**

SYSTEM AND METHOD FOR A PREPAID CARD ISSUED BY A FOREIGN FINANCIAL
INSTITUTION

SYSTEME ET PROCEDE POUR UNE CARTE PREPAYEE DELIVREE PAR UNE INSTITUTION
FINANCIERE ETRANGERE

Patent Applicant/Assignee:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, American Express
Tower, World Financial Center, New York City, NY 10285-4900, US, US
(Residence), US (Nationality)

Inventor(s):

HOBBS Chris, 479 River Valley Road, #09-06 Valley Park, Singapore 248364,
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PARK Grace, 71 Park Avenue, 5A, New York, NY 10016, US,

RUBINSSTEIN Tomer, 231 West 25 Str., #6a, New York, NY 10001, US,

Legal Representative:

SOBELMAN Howard I (agent), Snell & Wilmer L.L.P., One Arizona Center, 400
East Van Buren, Phoenix, AZ 85004-2202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297575 A2-A3 20021205 (WO 0297575)

Application: WO 2002US16745 20020524 (PCT/WO US0216745)

Priority Application: US 2001294107 20010529

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6807

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Another type of transaction card which may be used by a business
traveler is a **debit** card. Typically, ...debit or withdraw cash from an
account for immediate payment to a merchant. The debit **card** typically
corresponds to a checking **account** (or savings **account**) established by
the holder of the **debit** card. The checking **account** is usually
established at a **financial institution** located in the country of
intended use. The checking **account** and the **financial institution**
are usually only recognized in the country in which the **financial**
institution is located. Thus, the **debit** card is typically not useful
for completing transactions in countries other than where the checking
account is

Summary of the Invention

The present invention addresses many of the shortcomings of the...

16/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00950415 **Image available**

METHODS AND SYSTEMS FOR REMOTE POINT-OF-SALE FUNDS TRANSFER

PROCEDES ET SYSTEMES DE TRANSFERT DE FONDS D'UN POINT DE VENTE A DISTANCE

Patent Applicant/Assignee:

CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls Church, VA 22042, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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STRADTMAN Robert W, 809 North Wayne Street, Apt. B-3, Arlington, VA 22201, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200284566 A1 20021024 (WO 0284566)

Application: WO 2002US8252 20020410 (PCT/WO US0208252)

Priority Application: US 2001828830 20010410

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5090

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... or spirit of the invention. For example, rather than being associated with a

credit card **account**, the customer may use the remote POS value-transfer method to add money to a **debit card** (associated with a checking **account**) or a stored value card. In this case, the ability to add money to these **accounts** provides a sort of "branch" office of the customer's **bank** that may be more

convenient to the customer. An alternative embodiment would provide a method, using a credit card or **debit card** issued by card issuer 140, to make deposits into a CD or money market account (MMA). While the credit card or **debit card** may **not** be directly associated with the CD or MMA, the card issuer could provide a link between the card and those financial **accounts** to provide this service to the customer.

Again, this would provide a convenience, similar to a branch **bank** location to the customer.

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The above-noted features and other aspects and principles of...

16/3,K/12 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00935963 **Image available**

AUCTION, IMAGERY AND RETAINING ENGINE SYSTEMS FOR SERVICES AND SERVICE PROVIDERS

SYSTEMES D'ENCHERES, D'IMAGERIE ET DE RETENUE POUR SERVICES ET FOURNISSEURS DE SERVICES

Patent Applicant/Assignee:

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US (Nationality)

Inventor(s):

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Legal Representative:

FISHER Stanley P (agent), Reed Smith LLP, 3110 Fairview Park Drive, Suite
1400, Falls Church, VA 22042, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200269101 A2-A3 20020906 (WO 0269101)

Application: WO 2002US5751 20020228 (PCT/WO US0205751)

Priority Application: US 2001796305 20010228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 33788

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... utilized according to the disclosed method/system, including credit
cards, personal checks, electronic funds transfer, **debit cards**, and
digital cash. Alternatively, the customer may be billed/invoiced. The
payment retaining system may...

...the service provider may be paid immediately after the service provider
accepts a CRO, or **payment**

63

may be **delayed** until after the service provider performs all, or
substantially all, obligations under the CRO.

In...

16/3,K/13 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00917527

SYSTEMS FOR FACILITATING CARD PROCESSING SYSTEMS/IMPROVED RISK CONTROL

**SYSTEMES SERVANT A FACILITER LE TRAITEMENT DE CARTES DE PAIEMENT ET A
AMELIORER LE CONTROLE DE RISQUES**

Patent Applicant/Inventor:

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, US (Nationality)
Legal Representative:
SHAPER Sue Z (agent), Suite 930, 2925 Briar Park Drive, Houston, TX 77042
, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200250745 A1 20020627 (WO 0250745)
Application: WO 2001US48700 20011214 (PCT/WO US0148700)
Priority Application: US 2000256728 20001218
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4412

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

- ... card and/or number is likely genuine and whether funds or credit remain in the **account** to cover the charge and whether the card appears to be lost or stolen. The card processor communicates with issuing **banks**, either contemporaneously or from time to time., in order to be able to determine some...
- ...at some period of time, the processor settles transactions. Money MPMT is credited to a **bank account** of the merchant-of-record in the merchant's **bank MB**. The money payment may deduct a standard fee charged to the merchant for processing the transaction. A transmission D to the issuing **bank** instructs that the proper charge card **account** be debited. Upon receipt of a statement ST (or the like) from the issuing **bank IB**, a customer C either accepts the charges and pays PMT or undertakes to cover...
- ...and the system approved the transaction, the issuing bank generally bears the loss when the **charge** was **not** genuine, that is, when the **charge** did **not** originate from the genuine cardholder. If a customer's decline of payment RP was for...
- ...s refusal to pay RP, whether the refusal is bogus or genuine. The merchant's **bank account** will be debited for the amount of the chargeback by the processor, indicated by payment...

16/3,K/14 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00914716 **Image available**

BAR CODED BILL PAYMENT SYSTEM AND METHOD

SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES

Patent Applicant/Inventor:

MEYER John, 7949 E. San Luis Drive, Orange, CA 92869, US, US (Residence),
US (Nationality)

KROUSE Lou, 6537 Abbottswood Drive, Rancho Palos Verdes, CA 90275, US, US
(Residence), US (Nationality)
Legal Representative:
DRUCKER Kevin M (et al) (agent), Hayes, Soloway, Hennessey, Grossman &
Hage, P.C., 130 W. Cushing Street, Tucson, AZ 85701, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200248835 A2-A3 20020620 (WO 0248835)
Application: WO 2001US48442 20011214 (PCT/WO US0148442)
Priority Application: US 2000737011 20001214
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 27854

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... method. Individuals selling items, are generally not equipped to
process Mastercard or VISA credit or **debit cards**. If the seller
accepts a personal check **payment** from the buyer, shipment of the sold
item is **delayed** until the buyer check clears. A buyer can mitigate a
seller shipment delay if he...

16/3,K/15 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00887195 **Image available**
SYSTEM AND METHOD FOR LINKED ACCOUNT HAVING SWEEP FEATURE
SYSTEME ET PROCEDE POUR COMPTE LIE A DES DISPONIBILITES AVEC FONCTION DE
RECHERCHE DE TRESORERIE

Patent Applicant/Assignee:

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Inventor(s):

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FOX Steven J, 7 Auspice Court, Newark, DE 29711, US,

Legal Representative:

SCOTT Thomas J (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200221374 A1 20020314 (WO 0221374)

Application: WO 2001US26930 20010831 (PCT/WO US0126930)

Priority Application: US 2000655886 20000906

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7128

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... one or more of demand deposit or other accounts, regardless of the institution holding the **account** . This allows consumers to benefit from card purchases even if their bank does **not** offer traditional **debit - card** services.

Another advantage of the invention is the flexibility of the collateral credit **account** . The consumer may use an existing credit account, open a credit account with the institution...

16/3,K/16 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00885142 **Image available**

SYSTEM AND METHOD FOR ONLINE ATM TRANSACTION WITH DIGITAL CERTIFICATE
SYSTEME ET PROCEDE DE TRANSACTION ATM EN LIGNE AVEC CERTIFICAT NUMERIQUE
Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

DUNLOP Stacy (agent), Thompson & Knight L.L.P., 1700 Pacific Avenue,
Suite 3300, Dallas, TX 75201, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219282 A2-A3 20020307 (WO 0219282)

Application: WO 2001US27342 20010831 (PCT/WO US0127342)

Priority Application: US 2000229400 20000831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12704

...International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description
Claims

Detailed Description

... of a product, service, or property from a seller via the Internet with an ATM **debit** card, **without** requiring a buyer and the ATM debit card

to be physically present at a machine...

...buyer digital certificate; (iii) if the buyer digital certificate is authenticated, debiting funds from a **bank account** associated with the ATM **debit card** via an ATM debit network; and (iv) transferring the debited funds to an **account** of the seller as payment for the at least one product or service purchased by...a way for a payor to pay a payee over the Internet with an ATM **debit card**, but **without** the payor being physically present at the payee's facility or store or in the...

...But 0 at the same time, most buyers and customers are concerned about protecting their **bank accounts** from fraud and theft. Hence, one of the goals of the system 20 is to prevent fraudulent use or theft of **bank account** information for transactions occurring over the Internet while also keeping the process relatively simple and...

Claim

... of a product, service, or property from a seller via the Internet with an ATM **debit card**, **without** requiring a buyer and said ATM debit card to be physically present at a machine...said buyer digital certificate; if said buyer digital certificate is authenticated, debiting funds from a **bank account** associated with said ATM **debit card** via an ATM debit network; and transferring said debited funds to an **account** of said seller as payment for said at least one product or service purchased by...

16/3,K/17 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00884000

METHOD AND SYSTEM FOR PAYMENT OF GOODS AND/OR SERVICES BY THE SPONSOR OF AN INTERPOSED COMMUNICATION ON BEHALF OF A CONSUMER
PROCEDE ET SYSTEME DE PAIEMENT DE BIENS ET/OU DE SERVICES PAR LE PARRAIN D'UNE COMMUNICATION INTERPOSITION AN NOM D'UN CONSOMMATEUR

Patent Applicant/Inventor:

JONES Dana Howard, 32200 Valor Place, Rancho Palos Verdes, CA 90275-6026, US, US (Residence), US (Nationality)

Legal Representative:

YANG David T (et al) (agent), Morrison & Foerster LLP, 555 West Fifth Street, Suite 3500, Los Angeles, CA 90013-1024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217195 A2 20020228 (WO 0217195)

Application: WO 2001US26180 20010821 (PCT/WO US0126180)

Priority Application: US 2000227096 20000822; US 2001932714 20010817

Parent Application/Grant:

Related by Continuation to: US 2001932714 20010817 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6932

Main International Patent Class: G06F-017/60
Fulltext Availability:
Claims

Claim

... being compensated, as no purchase mechanism is in place to allow payments. Credit card and debit card purchases over telecommunications networks (both internet and telephone) bring opportunities for fraud. Account numbers and personal information can be "hacked" by thieves who make fraudulent purchases or sell...

...is a need for an alternate way to pay immediately for certain goods and services without credit or debit cards.

SUMMARY OF THE INVENTION

The present invention turns an advertisement into a purchase enabler...

16/3,K/18 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00857296 **Image available**

METHOD OF CONDUCTING SECURE TRANSACTIONS CONTAINING CONFIDENTIAL, FINANCIAL, PAYMENT, CREDIT, OR OTHER INFORMATION OVER A NETWORK
PROCEDE POUR EFFECTUER DES TRANSACTIONS SECURISEES CONTENANT DES INFORMATIONS CONFIDENTIELLES, FINANCIERES, DE PAIEMENT, DE CREDIT OU AUTRES SUR UN RESEAU

Patent Applicant/Inventor:

SCHIBI Eitan, 1771 Avenue Road, P.O. Box 54613, Toronto, Ontario M5M 4N5, CA, CA (Residence), CA (Nationality)

Legal Representative:

EVERITT Peter R (agent), Kvas Miller Everitt, Suite 3100, 3300 Bloor Street West, Toronto, Ontario M8X 2X3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200190967 A2 20011129 (WO 0190967)

Application: WO 2001CA749 20010525 (PCT/WO CA0100749)

Priority Application: US 2000578708 20000526

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6706

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... over the Internet is paid for by consumers through the use of credit cards or debit cards. Typically a consumer places an order for merchandise over the Internet and provides the merchant with details concerning his or her credit card (or in some cases debit card) so that the merchant may process payment for the goods prior to their shipment. Companies...

...However, that alternative is often either undesirable or impractical, due to the administrative inconvenience and **delay** associated with having to forward. **payment** through other channels for manual processing prior to shipment of the goods or merchandise.

SUMMARY...

16/3,K/19 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00855014 **Image available**
ELECTRONIC CARDS CAPABLE OF BEING READ BY A MAGNETIC STRIPE READER AND
METHODS FOR THEIR USE
CARTES ELECTRONIQUES LISIBLES PAR UN LECTEUR DE BANDES MAGNETIQUES ET
PROCEDES D'UTILISATION

Patent Applicant/Assignee:

PRIVASYS, Suite 300, 40 First Street, San Francisco, CA 94105, US, US
(Residence), US (Nationality)

Inventor(s):

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ANDERSON Roy L, 1433 Dwight Drive, Glendale, CA 91207, US,
BRYANT William R Jr, 12001 Coverstone Hill Circle #324, Manassas, VA
20109, US,
ZIEGLER Joan M, 2355 Paradise Drive, Tiburon, CA 94920, US,

Legal Representative:

MCCONAGHY John D (agent), Lyon & Lyon LLP, 633 West Fifth Street, 47th
Floor, Los Angeles, CA 90071-2066, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200188659 A2-A3 20011122 (WO 0188659)

Application: WO 2001US15612 20010515 (PCT/WO US0115612)

Priority Application: US 2000571707 20000515; US 2000619859 20000720; US
2000667835 20000921; US 2000667081 20000921; US 2000667039 20000921; US
2000667082 20000921; US 2000667038 20000921

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17649

Main International Patent Class: G06F-017/00

International Patent Class: G06F-017/60 ...

Fulltext Availability:

Detailed Description

Detailed Description

... accepted, and they offer many
advantages over checks. If the card is a credit card, **payment** can be
deferred, but the transaction is not anonymous. If the card is a **debit**
card, payment has usually been made before its use, but it is
anonymous. Accordingly, it is...

16/3,K/20 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00831912 **Image available**

METHOD, SYSTEM AND COMPUTER READABLE MEDIUM FOR WEB SITE ACCOUNT AND
E-COMMERCE MANAGEMENT FROM A CENTRAL LOCATION
PROCEDE, SYSTEME ET SUPPORT LISIBLE PAR UN ORDINATEUR POUR COMPTE DE SITE
WEB ET GESTION DE COMMERCE ELECTRONIQUE A PARTIR D'UNE IMPLANTATION
CENTRALE

Patent Applicant/Assignee:

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10036, US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

FUNG Daniel Y, 529 West 42nd Street, Apartment 8Q, New York, NY 10036, US
, US (Residence), US (Nationality), (Designated only for: US)
HOOD Brandon C, 530 Manhattan Avenue, Apartment 2, New York, NY
10027-5216, US, US (Residence), US (Nationality), (Designated only for:
US)

Legal Representative:

VILLAMAR Carlos R (agent), Oblon, Spivak, McClelland, Maier & Neustadt,
P.C., 4th Floor, 1755 Jefferson Davis Highway, Arlington, VA 22202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200165511 A2-A3 20010907 (WO 0165511)

Application: WO 2001US6498 20010301 (PCT/WO US0106498)

Priority Application: US 2000186303 20000301; US 2000191550 20000323; US
2000627792 20000727

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25247

International Patent Class: G06F-017/60 ...

... G06F-001/00

Fulltext Availability:

Detailed Description

Detailed Description

... in preserving credit/debit card number security on the Internet.

The online credit/debit card **account**, according to one embodiment,
works as follows.

The central Web site provides to users a co-branded credit/ **debit card**
account (e.g., the Central Web Site Visa Card), analogous to the ones
provided by, for example, Citibank to American Airlines (i.e., the
American Airlines Visa Card), Chase Manhattan **Bank** to the New York
Knicks (i.e., the Knicks Card), etc. This online credit/ **debit card**
account functions exactly like a credit/ **debit card**, only there is no
actual "card" issued to the user (i.e., the online card is only available

to a user while the user is online). This online credit/ debit card account includes the above-describe "Web active" credit service feature and provides a user the power of having the same spending abilities and capabilities online that a credit/ debit card provides, without having to sacrifice the security of the user's personal finances.

Accordingly, the central Web...

16/3,K/21 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00829939 **Image available**

SECURITY CARD AND SYSTEM FOR USE THEREOF

CARTE DE SECURITE ET SYSTEME D'UTILISATION DE CETTE DERNIERE

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

BARBER Lynn E (agent), P.O. Box 16528, Fort Worth, TX 76162, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163515 A1 20010830 (WO 0163515)

Application: WO 2000US4930 20000225 (PCT/WO US0004930)

Priority Application: WO 2000US4930 20000225

Designated States: AU CA CN JP KR MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 8053

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... security card according to claim 1, wherein the dummy program has a built-in time delay .

7 The security card according to claim 1, wherein the bank card is selected from the group consisting of credit cards, debit cards, student identification cards, and...

16/3,K/22 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00820465 **Image available**

ELECTRONIC CASH FOR A FINANCIAL TRANSACTION SYSTEM

ARGENT ELECTRONIQUE POUR SYSTEME D'OPERATION FINANCIERE

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200154028 A1 20010726 (WO 0154028)
Application: WO 2001US1789 20010118 (PCT/WO US0101789)
Priority Application: US 2000483003 20000118; US 2000483942 20000118; US 2000484297 20000118
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12777

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... features are eliminated with the system of the present invention. In conventional credit card transactions, **delays** and **bank** approval are commonplace, A single cash-alternative instrument replaces many of other cards. The cash...

16/3,K/23 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RESEAUTÉE, ET PROCÉDÉ ASSOCIÉ

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)
Application: WO 2000US32310 20001122 (PCT/WO US0032310)
Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... outweigh the installation costs and thus many organizations either do not upgrade their equipment, or **delay** such upgrades as long as possible.

3

SUMMARY OF INVENTION

A system, method, and article...withdraw money as needed in this type of system.

Current EFT systems, credit cards, or **debit cards**, which are used in conjunction with an on-line system to transfer money between accounts... to interception by third parties. Such institutions include, for example, financial institutions offering credit or **debit card** services.

Such secure payment technologies include Secure Transaction Technology ("STT"), Secure Electronic Payments Protocol ("SEPP...

16/3,K/24 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00805486 **Image available**

SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH INTERNET E-COMMERCE AND ANCILLARY SYSTEMS

SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES

Patent Applicant/Inventor:

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Legal Representative:

CONLEY ROSE & TAYON P C (agent), P.O. Box 398, Austin, TX 78767, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200139077 A2 20010531 (WO 0139077)

Application: WO 2000US32064 20001122 (PCT/WO US0032064)

Priority Application: US 99447512 19991123

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23977

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... The method of any of the preceding claims,
wherein the destinations include one or more **debit cards**; and
wherein the funds are added to balances of the one or more **debit cards**

in response to user input.
104. The method of any of the preceding claims,
wherein...FIG, 1
User
Purchase
goodlservice
from an Subscribe Subscribe
e-commerce to to
site using **Debit Card** Bill Payment
Income Service Service
Deduction 206 210
Option
go2
Subscribe Apply Review ai
to...

...515 FIG, 8
e t ervice
206
User subscribes to Debit
Service
542
User configures **debit cards**
using GUI
544
4
Perform Deduction Server
processing
546
4
@ine if correct amount
is received
548
4
Distribute funds to **debit**
card (s) according to
configuration
550
Deduction Server sends
completion notification and
statement to User
...Lifetime Unfimited Unkimited \$8000.00 Unlimited \$25,63
Dollar Ma
In Case of PA funds **Delay** Until Use Credil **Pay** Available Cancel
Discrepancy from **bank** Funds are Service Amounts Order
account Available
Accumulate \$250 per Entire Max of \$1 00...

16/3,K/25 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00797984 **Image available**
PREPAID CASH EQUIVALENT CARD AND SYSTEM
CARTE PREPAYEE EQUIVALENT A UNE VALEUR EN ESPECES ET SYSTEME ASSOCIE
Patent Applicant/Inventor:
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RAKOSI Michael F, 1735 York Avenue, New York, NY 10028, US, US

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Legal Representative:
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1733, New York, NY 10168, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200131555 A1 20010503 (WO 0131555)
Application: WO 2000US3646 20000211 (PCT/WO US0003646)
Priority Application: US 99428310 19991028
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10393

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... individual merchant issuer with little, if any,
consistency.

Financial instruments such as credit cards and **debit**
cards do **not** provide any degree of anonymity since they
require that the user wishing to purchase an...

...i.e., creation of receivables) up to a
specified credit limit based on an individual **account**
relationship and determination of individual
creditworthiness. **Debit cards**, like credit cards, are
linked to a specific **account** of an individual at the
financial institution, but transfer funds from the
owner's **account** to the merchants **account**. An
authorization routine is typically employed where the
financial institution is contacted during the purchase to
verify that the **account** is valid and that it has
sufficient funds.

Prepaid cards are not typically associated with...

16/3,K/26 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00796962 **Image available**

SYSTEM AND METHOD FOR SECURE ELECTRONIC TRANSACTIONS

SYSTEME ET PROCEDE POUR EFFECTUER DES TRANSACTIONS ELECTRONIQUES SURES

Patent Applicant/Assignee:

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except: US)

Patent Applicant/Inventor:

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 US (Nationality), (Designated only for: US)
 GOLAN Lior, 4 Yehuda, Haleri St., Tel-Aviv, IL, IL (Residence), IL
 (Nationality), (Designated only for: US)
 ENOSH Ben, 5 Maskit St., Herzilia, IL, IL (Residence), US (Nationality),
 (Designated only for: US)
 Legal Representative:
 JAESCHKE Wayne C Jr (et al) (agent), Morrison & Foerster LLP, 2000
 Pennsylvania Avenue, NW, Washington D.C. 20009-1888, US,
 Patent and Priority Information (Country, Number, Date):
 Patent: WO 200129637 A2-A3 20010426 (WO 0129637)
 Application: WO 2000US41480 20001023 (PCT/WO US0041480)
 Priority Application: US 99160945 19991022; US 2000204439 20000515
 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
 DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
 LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
 SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
 Publication Language: English
 Filing Language: English
 Fulltext Word Count: 9975

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... was received.

Since online merchants who are not equipped to process debit card transactions do **not** have **debit** card financial **accounts** to which money can be immediately transferred from customers **accounts**, issuers who provided proxy transaction numbers for **debit** card **account** numbers create a transitory debit **account** into which funds are placed at the time an electronic transaction occurs using a transactions number. When a clearance file is received by the issuing **bank** or institution during what is called "settlement" the funds are transferred from the transitory debit **account** to the credit **account** of the merchant.

I 0 In another embodiment of the invention, transactions numbers are generated...multiple transaction numbers active at a given time.

In the situation where the actual financial **account** information stored in the financial **account** database 59 relates to a **debit** card or other financial **account** the customer

1 9

holds with the issuing **bank** or institution other than an actual credit card, it is necessary to transfer the funds out of the customer's financial **account** immediately upon completing the transaction. In this embodiment of the invention, the electronic transaction system allows customers with **debit** cards or checking **accounts** to conduct transactions with online merchants who ...only accept credit cards as an acceptable form of payment. Such online merchants generally do **not** have **debit** **accounts** where they can immediately receive funds transferred from a customer's checking or **debit** card **account**. To overcome this problem, the present invention contemplates the use of a transitory debit

account to which the funds from the customer's checking or debit account are transferred immediately upon I O completion of the electronic transaction. The function of the transitory debit **account** is simply to store funds until the merchant's acquiring **bank** or institution requests that the funds be transferred during the settlement, or clearance, process.

At...

16/3,K/27 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00785194 **Image available**

SYSTEM AND METHOD FOR PROVIDING SECURE SERVICES OVER PUBLIC AND PRIVATE NETWORKS

SYSTEME ET PROCEDE PERMETTANT DE FOURNIR DES SERVICES EN TOUTE SECURITE SUR LES RESEAUX PUBLIC ET PRIVE

Patent Applicant/Inventor:

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Legal Representative:

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Road, Roseland, NJ 07068, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200118729 A1 20010315 (WO 0118729)

Application: WO 2000US24756 20000908 (PCT/WO US0024756)

Priority Application: US 99394143 19990910

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7375

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... invention, the e-commerce debit card is issued to access the customer's checking/savings **account** at the **bank**. It will be appreciated, however, that the present invention is **not** limited to **debit cards** or debit **accounts**, such as checking and/or savings. Without departing from the spirit of the present invention...

16/3,K/28 (Item 24 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00772933 **Image available**

TOKENLESS BIOMETRIC ELECTRONIC TRANSACTIONS USING AUDIO SIGNATURE

TRANSACTIONS BIOMETRIQUES ELECTRONIQUES SANS TITRE MATERIEL RECOURANT A UNE

SIGNATURE AUDIO

Patent Applicant/Assignee:

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US (Nationality)

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LAPSLEY Philip Dean, 6029 Hillegass Avenue, Oakland, CA 94618, US

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200106440 A1 20010125 (WO 0106440)

Application: WO 2000US19977 20000720 (PCT/WO US0019977)

Priority Application: US 99357718 19990720

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6125

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... real time, also known in the industry as on-line debit. These are often checking **accounts** operated by transaction processor entities such as **banks** and credit unions. These transaction processor entities are responsible for approving or denying the debit...registration of a user, a magnetic stripe reader (not shown) is used to read the **account** information that is encoded on the magnetic stripe of the user's credit or **debit card** to expedite linking a user's credit/debit **account** or rewards **account** number to a registration bionietric sample identity of the user and to reduce errors associated...embodiment, the transaction processor entity approves the transaction and decreases available credit, but settlement is **not** required.

For **debit** accounts, the EM transmits the user debit account number, the transaction amount, and the payee...previously registered with the system, and transmits this list back to the user. As the **account** is operated by at least one transaction processor such as a **bank**, which is identified to and registered with the DPC, the audio signature code for that...

16/3,K/29 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00766076 **Image available**

**METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN
INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT**

PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU
PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS
VIRTUELS

Patent Applicant/Assignee:

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Inventor(s):

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VILJOEN Andre F, 405 3980 Inlet Crescent, North Vancouver, British
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BIRCH David, 1 Armdale Road, Woking, Surrey GU21 3LP, GB,

BEGG Iain M, 1004 Kelowna Street, Vancouver, British Columbia V5K 4E1, CA

Legal Representative:

PHILIPP Adam L K (agent), Christensen O'Connor Johnson & Kindness PLLC,
Suite 2800, 1420 Fifth Avenue, Seattle, WA 98101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US
2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... where standard commerce engine processing is performed. More
specifically, in block 316 traditional credit or **debit card**
authorization is performed
such as approval or denial for the use of a credit card...52 knowing that
the seller has proven ability to ship the products on demand without
delay . This initiates the actual settlement of funds and triggers
payment to the seller in the next settlement batch, without any further
interaction with the seller...

16/3,K/30 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00736216 **Image available**

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES

Patent Applicant/Inventor:

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(Residence), US (Nationality)
Legal Representative:
GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
1300 I Street, N.W., Washington, DC 20005-3315, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200049551 A1 20000824 (WO 0049551)
Application: WO 2000US4163 20000218 (PCT/WO US0004163)
Priority Application: US 99120760 19990219
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14767

Main International Patent Class: G06F-017/60
International Patent Class: G06F-017/00 ...

... G06F-015/30 ...

... G06F-011/00 ...

... G06F-007/00 ...

... G06F-003/00

Fulltext Availability:
Claims

Claim

... each merchant. Examples include, but is not limited
to: default payment method, credit card number, **debit card** number,
bank
account number, associations between each merchant and each payment
method. Customer personal information...the kiosk or at another
predetermined
location. This embodiment provides a combination self-service, automatic
payment processing system, with order preparation being the only **delay**
In yet another embodiment, a customer may place an order by telephone
prior to arriving...

16/3,K/31 (Item 27 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00733737 **Image available**

METHOD FOR AUTHORIZING ACCESS TO A SECURE ONLINE FINANCIAL TRANSACTION
SYSTEM

PROCEDE DE RECEPTION ET D'APPROBATION DE DEMANDES D'AUTORISATION D'ACCES A
UN SYSTEME DE TRANSACTION FINANCIERE EN LIGNE SECURISE

Patent Applicant/Assignee:

FUNDSPRESS INC, 11950 Jollyville Road, Austin, TX 78759-2309, US, US
(Residence), US (Nationality)

Inventor(s):

BURNS John A, 6505 Danwood Drive, Austin, TX 78759, US
ROCKENBAUGH Zane T, 908 Philco Drive, Austin, TX 78681, US
ARAMIL Linda Scott, 1603 Scenic Loop, Round Rock, TX 78081, US
BLUMENTHAL David S, 808 Jessie Street, Austin, TX 78704, US

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200046724 A1 20000810 (WO 0046724)
Application: WO 2000US2935 20000203 (PCT/WO US0002935)
Priority Application: US 99246019 19990205

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 3826

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... also be authorized using the described method. The method may also be
broadened to users **without a debit card**.

This can be done by substituting a credit card number, information from a
check (bank routing number and customer **account** number), or bank
routing and transit numbers.

It is intended that the description of the...

16/3,K/32 (Item 28 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00566671 **Image available**

ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT
SYSTEME DE PAIEMENT ELECTRONIQUE AVEC COMPTE INTERMEDIAIRE

Patent Applicant/Assignee:

PRENET CORPORATION,

Inventor(s):

RESNICK David,
CALLANAN Matt J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200030044 A2 20000525 (WO 0030044)
Application: WO 99US27407 19991117 (PCT/WO US9927407)
Priority Application: US 98108762 19981117; US 99141994 19990701

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6244

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the card number and the transaction messages (e.g. authorization request/approval/denial) conform to **bank card** industry standards and protocols. A principle advantage of the present invention is that it leverages the WO 00/30044 PCT[US99/27407

10

and telecommunication services available within seconds after **payment** is tendered to the merchant. The "check in the mail" **delay** is eliminated.

Figure 3 is a flow chart illustrating methods for establishing an intermediary account...

16/3,K/33 (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00559121 **Image available**

FINANCIAL TRANSACTION SYSTEM AND METHOD
SYSTEME ET PROCEDE DE TRANSACTION FINANCIERE

Patent Applicant/Assignee:

MACALUSO Karen,
BLACK Gerald R,

Inventor(s):

MACALUSO Karen,
BLACK Gerald R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200022494 A2 20000420 (WO 0022494)

Application: WO 99US24078 19991013 (PCT/WO US9924078)

Priority Application: US 98104173 19981013; US 98106651 19981102; US
99241167 19990201; US 99133908 19990513

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM

EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS

LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ

BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 10430

Main International Patent Class: G06F

Fulltext Availability:

Detailed Description

Detailed Description

... system of the present invention. In conventional credit card transactions, the cardholder needs identity confirmation, **delays** and **bank** approval, and is often embarrassed by being turned down.

Another embodiment of the system of...

16/3,K/34 (Item 30 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00552846 **Image available**

DETECTION OF UNAUTHORIZED USE OF PAYMENT INSTRUMENTS OVER COMMERCIAL
NETWORK SYSTEMS

**DETECTION D'UTILISATION NON AUTORISEE D'INSTRUMENTS DE PAIEMENT SUR DES
SYSTEMES DE RESEAU COMMERCIAUX**

Patent Applicant/Assignee:

PEKAREK-KOSTKA Peter,

Inventor(s):

PEKAREK-KOSTKA Peter,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200016219 A1 20000323 (WO 0016219)

Application: WO 99US20693 19990909 (PCT/WO US9920693)

Priority Application: US 9899742 19980910

Designated States: CA IL JP US AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC
NL PT SE

Publication Language: English

Fulltext Word Count: 5856

Main International Patent Class: **G06F-017/30**

Fulltext Availability:

Detailed Description

Detailed Description

... parties require different payment instruments, as the exchange of physical currency becomes impractical due to **payment delay** and risk of loss, if currency is sent through postal or other courier services. These payment instruments include credit cards, **debit cards**, purchasing cards, e-checks, and customer cards. Many of these payment instruments gained wide-spread...

16/3,K/35 (Item 31 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00512759 **Image available**

**POINT OF SERVICE THIRD PARTY FINANCIAL MANAGEMENT VEHICLE FOR THE
HEALTHCARE INDUSTRY**

**SUPPORT DE GESTION FINANCIERE POUR LES PAIEMENTS PARTAGES AVEC DES TIERS AU
POINT DE SERVICE DANS LE SECTEUR DES SOINS DE SANTE**

Patent Applicant/Assignee:

ONEHEALTHBANK COM INC,

Inventor(s):

BOYER Dean F,

HAMMERSLA W Edward III,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9944111 A2 19990902

Application: WO 99US4209 19990225 (PCT/WO US9904209)

Priority Application: US 9831968 19980227

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 11281

Main International Patent Class: **G06F**

Fulltext Availability:

Detailed Description

Detailed Description

... can be determined only after the healthcare provider sends a claim to the third party **payor** and the third party **payor** adjudicates the claim, which typically **delays** the collection process by at least 4-6 weeks. When the patient payment amount can be determined at the time of service, payment cards, such as credit cards, **debit cards**, and the like, have been used to collect these payments. However, those claims requiring adjudication...

16/3,K/36 (Item 32 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00434756 **Image available**

MICROPROCESSOR CARD PAYMENT SYSTEM
SYSTEME DE PAIEMENT PAR CARTE A MICROPROCESSEUR

Patent Applicant/Assignee:

INSTITUTE OF SYSTEMS SCIENCE,
DENG Huijie,
NGAIR Teow-Hin,

Inventor(s):

DENG Huijie,
NGAIR Teow-Hin,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9825220 A1 19980611

Application: WO 97SG65 19971203 (PCT/WO SG9700065)

Priority Application: SG 9611524 19961204

Designated States: AU CN JP US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL
PT SE

Publication Language: English

Fulltext Word Count: 11129

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... of FIG. 9. Instead, the payment amount subtracting any appropriate fees is deducted from the **bank** 's own account and such transfer may be **delayed** according to the on-going credit card clearing policy.

. The Withdrawal Protocol

The withdrawal protocol...

16/3,K/37 (Item 33 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00419900 **Image available**

CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,
SCHNEIER Bruce,

SPARICO Thomas M,
CASE T Scott,
JORASCH James A,
VAN LUCHENE Andrew S,
TEDESCO Daniel E,
JINDAL Sanjay K,
WEIR-JONES Toby,
LECH Robert R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9810361 A1 19980312

Application: WO 97US15492 19970904 (PCT/WO US9715492)

Priority Application: US 96707660 19960904; US 97889319 19970708

Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE
DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR
TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 64791

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... payment may be utilized by the invention, including credit cards,
personal checks, electronic funds transfer, **debit cards**, and digital
cash. The payment system may also involve the use of an escrow account...

...be varied. The seller can be paid immediately after the seller accepts
the CPO or **payment** can be **delayed** until after the seller performs his
obligations under the contract.

In yet another embodiment of...

16/3,K/38 (Item 34 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00347155 **Image available**

DEBIT CARD SYSTEM AND METHOD FOR IMPLEMENTING INCENTIVE AWARD PROGRAM
SYSTÈME DE CARTE DE DÉBIT ET PROCÉDE D'INSTALLATION D'UN PROGRAMME DE PRIME
D'INCITATION

Patent Applicant/Assignee:

MARITZ INC,

Inventor(s):

CARRITHERS David C,

RAPP Steven G,

STONE Gayla L,

STOREY-WALLER Jody A,

RESCH Kim A,

McGUIRE Kelly K,

ASHBY Toni L,

JACKSON Mark,

HUFF Lowell,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9629668 A1 19960926

Application: WO 96US3724 19960320 (PCT/WO US9603724)

Priority Application: US 95408690 19950321

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ
BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7010

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the participants to take
advantage of the incentive award debit card system 100.

In general, **debit cards** are very different and distinguishable from credit cards. Credit cards are a type of credit instrument such as credit **accounts** which allow users to buy products and/or services by drawing against their established credit line and repaying the **bank** or other institution which advances the credit. In contrast, **debit cards** are a type of debit instrument similar to checking **accounts** or other **account** systems which allow users to conveniently spend pre-existing cash assets which are deposited in advance by the user in the debit **accounts**. Any time a user would like to spend some of the deposited cash, a debit instrument such as a **debit card** is used to transfer a portion of the deposited cash assets to a particular merchant in exchange for products and/or services obtained by the user. A **debit card** offers the services of an **account** from which funds or points can be **withdrawn without** the need for paper to effectuate the debit transaction. It is an electronic account that...

...card uses the card to make
purchases. Once a card holder or participant uses their **debit card** for a purchase, the purchase amount is withdrawn from their **account** to pay for or cover the services or products being purchased.

Another aspect of the **debit card** system 100 of

16/3,K/39 (Item 35 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00263667 **Image available**

METHOD FOR STORING AND DISPENSING CASH

PROCEDE DE STOCKAGE ET DE DISTRIBUTION D'ARGENT LIQUIDE

Patent Applicant/Assignee:

TIDEL ENGINEERING INC,

Inventor(s):

MARTIN Patrick G,

FRANKLIN Tod G,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9411836 A1 19940526

Application: WO 93US11182 19931117 (PCT/WO US9311182)

Priority Application: US 92977510 19921117
Designated States: AU CA JP NZ AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT
SE
Publication Language: English
Fulltext Word Count: 4472

Main International Patent Class: G06F-015/30

Fulltext Availability:

Detailed Description

Detailed Description

... the added advantage of recirculating cash
on-site by selling cash directly to a participating
financial institution via the electronic funds
transfer system.

The control terminal and the time delay cash
dispenser may be physically separated or they may be
located in the same housing...

16/3,K/40 (Item 36 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00213685

METHOD AND APPARATUS FOR CHECK CLEARING
PROCEDE ET APPAREIL DE COMPENSATION DE CHEQUE

Patent Applicant/Assignee:

VERIFONE INC,

Inventor(s):

HIGASHIYAMA Connie,

MELTON William,

NARASIMHAN Ashok,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9210901 A1 19920625

Application: WO 91US9038 19911203 (PCT/WO US9109038)

Priority Application: US 90640 19901214

Designated States: AT AU BB BE BF BG BJ BR CA CF CG CH CI CM DE DK ES FI FR
GA GB GN GR HU IT JP KP KR LK LU MC MG ML MR MW NL NO PL RO SD SE SN SU
TD TG

Publication Language: English

Fulltext Word Count: 4941

International Patent Class: G06F-15:30

Fulltext Availability:

Detailed Description

Detailed Description

... to instantly debit a customer's account,
However, there are a number of disadvantages with
debit card systems. First, debit card systems require
processing in real time. Not only does this cause a
time delay to both the consumer and the merchant, but
the costs of maintaining communication links for...

Set	Items	Description
S1	1246	AU=(COOPER W? OR COOPER, W?)
S2	7117	(DEBIT OR BANK)()CARD? ? OR DEBITCARD? OR BANKCARD?
S3	429839	BANK? ? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVINGS(1W-)LOAN? ?
S4	679035	ACCOUNT? ?
S5	258598	DEFER? OR HOLD()OFF OR DELAY? OR POSTPON? OR HOLDOFF
S6	618288	BILL???? OR PAY????
S7	9531	(WITHOUT OR "NOT")(2N)(DEBIT? OR CHARG?)
S8	1416	INTEREST()FREE
S9	266	S2 AND S3 AND S4 AND S6
S10	3	S9 AND S5
S11	6	S9 AND S7
S12	29757	CREDITCARD? OR CREDIT()CARD? ?
S13	17	SECURED() (S2 OR S12)
S14	26	S10 OR S11 OR S13
S15	22	S14 NOT PY>2000
S16	22	RD (unique items)

? show file

File 2:INSPEC 1969-2004/Feb W3
(c) 2004 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2004/Jan
(c) 2004 ProQuest Info&Learning

File 65:Inside Conferences 1993-2004/Feb W4
(c) 2004 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Jan
(c) 2004 The HW Wilson Co.

File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.

File 474:New York Times Abs 1969-2004/Feb 23
(c) 2004 The New York Times

File 475:Wall Street Journal Abs 1973-2004/Feb 23
(c) 2004 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Jan
(c)2004 Info.Sources Inc

File 139:EconLit 1969-2004/Feb
(c) 2004 American Economic Association

16/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

6796427 INSPEC Abstract Number: C2001-02-7120-039

Title: Security and productivity improvements - sufficient for the success of secure electronic transaction?

Author(s): Fritscher, M.; Kump, O.

Author Affiliation: Dept. of Inf. Syst., Vienna Univ. of Econ. & Bus. Adm., Austria

Conference Title: Proceedings of the 8th European Conference on Information Systems Part vol.2 p.909-13 vol.2

Editor(s): Hansen, H.R.; Bichler, M.; Mahrer, H.

Publisher: Vienna Univ. Econ. & Bus. Adm, Vienna, Austria

Publication Date: 2000 Country of Publication: Austria 2 vol. xviii+1450 pp.

Material Identity Number: XX-2000-02998

Conference Title: Proceedings of ECIS 2000: 8th European Conference on Information Systems

Conference Date: 3-5 July 2000 Conference Location: Vienna, Austria

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Online payments in business-to-consumer electronic commerce are mainly made with credit cards. Fraud and chargebacks are a significant issue for merchants and payment card brands, due to widespread use of unsecured or partially **secured credit card** transactions. The Secure Electronic Transaction (SET) protocol may not only provide a high security level, it also enables productivity improvements and therefore the reduction of transaction costs in payment processes. In the paper, the costs and benefits of SET are evaluated. The results show that security and efficiency are not sufficient to guarantee the market penetration of SET. Additional incentives for merchants and even more important for cardholders are necessary in order to gain market share. (26 Refs)

Subfile: C

Descriptors: electronic commerce; fraud; online operation; protocols; security of data

Identifiers: electronic commerce; online payments; data security; fraud; credit card transactions; Secure Electronic Transaction; SET protocol; security

Class Codes: C7120 (Financial computing); C6130S (Data security); C5640 (Protocols)

Copyright 2000, IEE

16/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

4691596

Title: Debit frenzy? Not quite, but getting there (debit card management)

Author(s): Arend, M.

Journal: ABA Banking Journal vol.86, no.4 p.57-8, 61

Publication Date: April 1994 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Most **debit card** activity in the US is taking place at such "traditional" debit merchant locations as supermarkets and national gasoline retailers. But that's about to change. **Debit cards**, known

variously as: check replacement cards or plastic checks, come in two basic forms. Online **debit cards** act like an extension of the basic ATM card. Purchases made with these cards require an online terminal on which the customer enters his or her personal identification number. If the purchase is authorized, the amount is debited from the customer's transaction **account** -usually immediately. Some **banks**, as well as both Visa and MasterCard, offer offline **debit card** products. These require a customer's signature, not a PIN. In this case, the customer's checking **account** is debited one or more days after the transaction. Aside from their ownership of the national and regional transaction networks, does it really matter to most **banks** whether or not POS **debit** transaction volume lives or dies? It should, for two reasons. First, there is significant income associated with making debit- **payment** options available to retail **bank** customers. Second, it makes competitive sense to offer customers a variety of optional uses for their ATM card. More networks are establishing policies that reward the issuer for allowing access to their databases. (0 Refs)

Subfile: D

Descriptors: debit transactions; plastic cards; point of sale systems

Identifiers: **debit card** activity; US; debit merchant locations; check replacement cards; plastic checks; online **debit cards**; online terminal; personal identification number; transaction **account**; offline **debit card** products; checking **account**; regional transaction networks; POS debit transaction volume; debit- **payment** options; retail **bank** customers; competitive sense; ATM card

Class Codes: D2050E (Banking); D2140 (Marketing, retailing and distribution)

16/5/3 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003 EBSCO Pub. All rts. reserv.

00580110 00IT03-021

ISI launches ShopISI, provides Web of Science data to Oberlin Group

Information Today, March 1, 2000, v17 n3 p35, 37, 2 Page(s)

ISSN: 8755-6286

Company Name: Institute for Scientific Information

URL: <http://www.shopisi.net>

Product Name: ShopISI

Languages: English

Document Type: Product Announcement

Geographic Location: United States

Announces that the Institute for Scientific Information (ISI) of Philadelphia, PA (800, 215) has released ShopISI, the company's e-commerce online store. Reports that ShopISI offers the individual researcher a quick, easy, and efficient way to learn about and order ISI products online, using a **secured credit card** system or an invoice billing option. Also announces that members in the Oberlin Group Library Consortium signed an agreement in which ISI will provide access to the bibliographic data in the three ISI Citation Databases via the Web of Science. Explains that the Web of Science is ISI's proprietary Web interface that provides access to more than 8,000 high-impact journals, combining high-quality bibliographic material, author abstracts, citation indexing, and the power of the Web. Includes one screen display. (KMD)

Descriptors: Science; Online Services; Electronic Commerce; Secure Electronic Transaction; Library; Electronic Shopping; Interface

Identifiers: ShopISI; Institute for Scientific Information

16/5/4 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

06824133 NYT Sequence Number: 021938940108
NO CREDIT HISTORY? NO PROBLEM WITH A SECURED CARD
New York Times, Col. 3, Pg. 38, Sec. 1
Saturday January 8 1994
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

How They Do It column on how Oscar Hoyos obtained **secured credit card** ; photo (S)

SPECIAL FEATURES: Photo
DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; FINANCES, PERSONAL; BIOGRAPHICAL INFORMATION
PERSONAL NAMES: HOYOS, OSCAR

16/5/5 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

06773766 NYT Sequence Number: 056243940917
SECURED CREDIT CARDS ARE ATTRACTING SAVERS
New York Times, Col. 1, Pg. 36, Sec. 1
Saturday September 17 1994
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Number of people with good credit records are using **secured credit cards** in order to get relatively high interest rates offered by issuers on money they must deposit to get card (S)

DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; INTEREST RATES
PERSONAL NAMES: RAVO, NICK

16/5/6 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2004 The New York Times. All rts. reserv.

06057964 NYT Sequence Number: 681954910316
SECURED CREDIT CARDS : ASK BEFORE YOU LEAP
SLOANE, LEONARD
New York Times, Col. 1, Pg. 48, Sec. 1
Saturday March 16 1991
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Advice on high-cost **secured credit cards** available to poor credit risks; photo (M)

SPECIAL FEATURES: Photo
DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; CONSUMER'S WORLD PAGE (NYT)
PERSONAL NAMES: SLOANE, LEONARD

16/5/7 (Item 4 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2004 The New York Times. All rts. reserv.

06008850 NYT Sequence Number: 543179910830

CITIBANK TESTS SECURED CARD

Associated Press

New York Times, Col. 5, Pg. 14, Sec. D

Friday August 30 1991

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Citibank tests special type of credit card for people with poor credit records; under pilot plan, customer would receive so-called **secured credit card** after buying certificate of deposit as collateral against unpaid credit card balance; deposit, minimum of \$300, would be equal to credit line (S)

COMPANY NAMES: CITIBANK (NYC)

DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; CERTIFICATES OF DEPOSIT

16/5/8 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2004 The New York Times. All rts. reserv.

06017358

MASTERCARD TIGHTENS RULES FOR SECURED-CARD ISSUERS

Wall Street Journal, Col. 6, Pg. 4, Sec. A

Wednesday June 26 1991

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

MasterCard International, reacting to increased fraud in ' **secured credit - card** ' business, says it enacted more stringent rules for institutions issuing collateral-backed cards (S)

COMPANY NAMES: MASTERCARD INTERNATIONAL INC

DESCRIPTORS: CREDIT; CREDIT CARDS AND ACCOUNTS; FRAUDS AND SWINDLING

16/5/9 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2004 The New York Times. All rts. reserv.

05258629

SECURED CREDIT CARDS DRAW A BETTER CLASS OF BORROWER

PEERS, ALEXANDRA

Wall Street Journal, Col. 5, Pg. 29, Sec. 1

Thursday May 26 1988

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Growing number of credit-worthy individuals are turning to secured Visa and MasterCard accounts in order to get break on finance charges and annual

fees (M)

COMPANY NAMES: VISA INTERNATIONAL INC; MASTERCARD INTERNATIONAL INC
DESCRIPTORS: CREDIT CARDS AND ACCOUNTS; CREDIT
PERSONAL NAMES: PEERS, ALEXANDRA

16/5/10 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09410803

E-books to keep blind in touch

NEW ZEALAND: ELECTRONIC BOOK FOR THE BLIND
New Zealand Herald (XAV) 21 Nov 2000 Online
Language: ENGLISH

In New Zealand, Pulse Data International (Pulse Data) and Microsoft will team up to come out with an electronic book interface for the eyesight-impaired. Under the alliance, Pulse Data will design translation software for the blind to download electronic books in Microsoft Reader. Once downloaded, the books can be either played on a speech synthesiser that is built in or read on the BrailleNote handheld PC, which is designed for the blind. According to Dr Russell Smith, managing director of Pulse Data, the software will enable e-books to be translated into Braille for blind readers. Pulse Data will also be turning out a directory search system for Braille-based e-books. This system will come with **secured credit card** payment and ordering functions. In addition, a web browser will also be designed for the BrailleNote to enable the blind to surf on the Internet. On separate matter, Pulse Data has revealed that it will soon introduce two VoiceNote versions. Priced at around NZ\$ 4,000, the new products will be equipped with synthesised speech only.

COMPANY: INTERNET; MICROSOFT; PULSE DATA INTL

PRODUCT: Computer Terminals (3573TL); Voice Recognition (4811VR); Computer Software (7372);

EVENT: Product Design & Development (33); Company Formation (14);

COUNTRY: New Zealand (9NEZ); United States (1USA);

16/5/11 (Item 2 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09382675

Goodbye cheques - hello **payment** over the Internet

BERMUDA: ONLINE PAYMENTS OVER CHECKING?
The Royal Gazette (AWZ) 11 Oct 2000 Online
Language: ENGLISH

Bermuda Financial Network has launched an online **payment** service called EasyPay, accessed at www.easypay.bm. On the site, users **pay** B\$ 9.95 each month for unrestricted transactions (purchases, **bills**, or money transfers), while businesses **pay** 19.95 each month. **Banks** currently charge up to 1.5% for **debit card** transactions and as much as 5% for credit card charges; however, with EasyPay, businesses' clients will **not** be **charged** a fee for using the site and the retailer will **not** be **charged** for settling **accounts** via Internet. *

COMPANY: BERMUDA FINANCIAL NETWORK

PRODUCT: Financial Services (6000); Database Vendors (7375);
EVENT: Product Design & Development (33);
COUNTRY: Bermuda (7BER);

16/5/12 (Item 3 from file: 583)

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09291866

FRANCE: UNIVERSAL VISA **BANK CARD** FROM CAMIF
FRANCE: UNIVERSAL VISA **BANK CARD** FROM CAMIF
Les Echos (LE) 19-20 May 2000 p.37
Language: FRENCH

The French mail order company, Camif, has launched a new universal client **bank card**, in association with Casden Banques Populaires and Visa, which will offer more **payment** facilities than a normal personal **account payment** card. Approved by the **bank card** group, Groupement des Cartes Bancaires, and costing FFr 120 per year, it provides four possibilities of **delayed payment** for multiple purchasing (**deferment** of up to 50 days), money withdrawals, client loyalty points, and all the advantages of the Visa network. Camif aims to attract some of its card carriers, including 245,000 teachers, to take its new universal card, and attract more Minitel owners to move onto the Internet. Camif also insists on integrating its personal **account** card with the new universal card, as it expects strong development from the new multi-functional EMV card, currently in the UK, which is due to arrive in France in 2001.

COMPANY: VISA; CASDEN BANQUES POPULAIRES; CAMIF
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
Financial Services (6000); Retail Banking Services (6006); Clearing
Banks (6010CB); Mail Order Houses (5961);
EVENT: Product Design & Development (33); Planning & Information (22);
Company Formation (14); Marketing Procedures (24);
COUNTRY: France (4FRA);

16/5/13 (Item 4 from file: 583)

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09130585

Providan targets UK cardholders
UK: NEW DIRECT MAIL PUSH FROM PROVIDAN
Precision Marketing (ZCZ) 14 Jun 1999 p. 1
Language: ENGLISH

The US's leading **secured credit card** issuer, Providan, has instigated a major direct mail campaign in the UK designed to gauge the popularity of its new credit card. Fellow US-based card issuers including the People's Bank and MBNA have started embracing database marketing as they look to obtain business as the expense of Barclaycard and other traditional providers. Providan National Bank UK says that general classic cards are planned with gold cards also expected to be launched.

COMPANY: PROVIDAN NATIONAL BANK UK; BARCLAYCARD; MBNA; PEOPLE'S BANK;
PROVIDAN

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
Consumer Finance Institutions (6140); Marketing (9914); Direct
Marketing (7319DM);
EVENT: Planning & Information (22); Public Affairs (29);
COUNTRY: United Kingdom (4UK); United States (1USA);

16/5/14 (Item 5 from file: 583)

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09110919

Analysts upgrade Providian stock

US: PROVIDIAN STOCK UPGRADED AFTER OVER-REACTION
Financial Times (FT) 28 May 1999 p.27
Language: ENGLISH

Providian Financial, the US credit-card issuer, has seen its shares upgraded by 9% after analysts declared that the market had over-reacted somewhat to news that the firm is to be investigated by the district attorney. The news of the investigation forced company stock down by 33%, and it was made worse by news that a lawyer was seeking to launch a class action. Providian is best known for its targeted direct-marketing campaigns. It specialises in offering **secured credit cards** for those with a poor credit history. The company has also reaffirmed its profit targets and the stock has been upgraded to a buy by Salomon Smith Barney. *
(c) Financial Times 1999

COMPANY: SALOMON SMITH BARNEY; PROVIDIAN FINANCIAL

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);
EVENT: Law & Order (98); Company Financial Data (80);
COUNTRY: United States (1USA);

16/5/15 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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09106721

One-stop hotel, travel reservation

MALAYSIA: NEW WEBSITE OFFERS ON-LINE BOOKING
Business Times Malaysia (XAR) 19 May 1999 p.2
Language: ENGLISH

Marimari.com, the latest website which offers 'real-time' on-line hotel booking system, made its debut in Malaysia on 18 May 1999. Managed by Malaysia's Vianet Sdn Bhd, the new website, through its payment gateways, allow immediate confirmation using **secured credit card** systems. Marimari.com which incorporates the latest e-commerce technology by IBM, offers round-the-clock services. It features 137 participating hotel- and tourism-related establishments in Malaysia including restaurants, cafes, country and golf clubs as well as hotels and resorts. By December 1999, the website will be extended to cover regional establishments as well.

COMPANY: IBM; VIANET

EVENT: Product Design & Development (33);
COUNTRY: Malaysia (9MAO);

16/5/16 (Item 7 from file: 583)

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09075735

Revamped and relaunched

MALAYSIA: ABSOLUTE ADVANTAGE RELAUNCHED ITS WEB
The Star (XAT) 16 Mar 1999 In Tech p. 3
Language: ENGLISH

Absolute Advantage Sdn Bhd of Malaysia has now revamped and relaunched new feature on its Absolute Online ordering and cataloguing website which is selling personal computers, accessories and peripherals. The new feature is a **secured credit card** transaction option said Lau Teck Hua the firm managing director. Earlier, customers pay through cheques. The website was launched in January 1999.

COMPANY: ABSOLUTE ADVANTAGE

PRODUCT: Computers & Auxiliary Equip (3573);
EVENT: Marketing Procedures (24);
COUNTRY: Malaysia (9MAO);

16/5/17 (Item 8 from file: 583)

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06497184

Seoul Bank, Bara develop S/W for e-commerce
SOUTH KOREA: SOFTWARE BY SEOUL BANK, BARA
The Korea Herald (XBF) 16 Jul 1997 P.12
Language: ENGLISH

South Korea's Seoul Bank and Bara International have jointly developed the nation's first software package that ensures safe electronic commerce transactions. The package includes electronic commerce's four main elements of user and system applications for card holders, merchants, payment gateways and certificate authorities. The electronic commerce involves retailers selling music compact discs, flowers or books on the World Wide Web, and the buyers paying with **secured credit cards**, digital dollars and electronic checks. The new package will attract banks to enter electronic commerce over the Internet, hence increasing the use of credit card over the Internet.

COMPANY: INTERNET; BARA INTL; SEOUL BANK

PRODUCT: Computer & Data Security Software (7372CD);
EVENT: Product Design & Development (33); Company Formation (14);
COUNTRY: South Korea (9SOK);

16/5/18 (Item 9 from file: 583)

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06486038

Convenience is on the cards: Tourists can soon **pay** through Nets
SINGAPORE: NETS **PAYMENT** BY VISITORS POSSIBLE
The Straits Times (XBB) 21 Jun 1997 P.62
Language: ENGLISH

By the end of 1997, visitors to Singapore will be able to **pay** for their goods and services with the use of the Nets electronic point-of-sale **payment** system. An agreement has been reached among Nets, Visa International and MasterCard International to permit **payment** through direct debiting of the visitors' **bank accounts** back home as long as the overseas **bank card** has the Visa Interlink and Maestro symbols. The use of the new service will **not** be **charged** by both the global **payment** firms. Overseas **banks** will be charged instead. 4,500 Nets terminals in Singapore will accept the two cards during the first stage of implementation. These terminals will be found in the tourist belt - World Trade Centre, Orchard district, the airport and Woodlands. Nets is jointly operated by Singapore's OCBC **Bank** Group, DBS **Bank**, Overseas Union **Bank**, Tat Lee **Bank**, POSBank, Keppel **Bank** and United Overseas **Bank**.

COMPANY: UNITED OVERSEAS **BANK**; KEPPEL **BANK**; POSBANK; TAT LEE **BANK**; OVERSEAS UNION **BANK**; DBS **BANK**; OCBC **BANK** GROUP; MASTERCARD INTL; VISA INTL; NETS

PRODUCT: **Debit Card Svcs** (6020DC);
EVENT: Company Formation (14);
COUNTRY: Singapore (9SIN); United States (1USA);

16/5/19 (Item 10 from file: 583)

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06440296

Taiwan: transfer card: a change in consumption
TAIWAN: TRANSFER CARD- CHANGE IN CONSUMPTION
Economic Daily News (XKD) 05 Mar 1997 p.2
Language: CHINESE

Taiwan's Finance Ministry will set up clearing centre for transfer cards (translated name) in mid-March 1997. This will increase the popularity of transfer cards, and the mode of consumption is expected to change. A transfer card is a **debit card** with the function of transferring money from customer's **account** directly to that of the retailer's. Most of the **debit cards** can be used as transfer cards since they also have transferral function. Transfer cards do not require annual fee, and no services charge is needed when inter-**bank** deposit or withdrawal is made. Besides, to the retailers, the use of credit cards means **deferral** of **payment**. However, transfer cards make direct **payment** to retailers' **accounts** possible. Thus, less money is kept in the stores, and this lowers the risk of robbery. Thus, transfer card is expected to be more popular than credit card. Promotion of transfer cards will start from some large-scale chain-stores and department stores. *

COMPANY: CREDIT CARD; CLEARING CENTRE; FINANCE MINISTRY; CONSUMPTION; TRANSFER CARD; TAIWAN

PRODUCT: Commercial **Banks** (6020); Consumer Finance Institutions (6140);
EVENT: Market & Industry News (60);
COUNTRY: Taiwan (9TAI);

16/5/20 (Item 11 from file: 583)

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05450431

Western Union Unveils a ' Secured ' Credit Card

US - WESTERN UNION LAUNCHES SECURED CREDIT CARD

Wall Street Journal Europe (WSJ) 21 November 1992 p18

Western Union (US) has launched a MasterCard credit card aimed at low-income people who have bad or no credit. The card is secured by the card holder depositing a sum equal to the card's limit, which is kept in the holder defaults. The card is aimed at the 22 mil US consumers who cannot get a regular credit card. The firm is a unit of New Valley (Upper Saddle River, NJ).

COMPANY: WESTERN UNION

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);

EVENT: NEW SERVICE LAUNCH (36);

COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

16/5/21 (Item 12 from file: 583)

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05110416

Market shift follows bank card charges

UK - CUSTOMERS REACT TO BANK CARD CHARGES

Banking Technology (BTY) 0 May 1992 p54

ISSN: 0266-0865

NatWest, Lloyds, Barclays and the Midland had all began charging for credit cards by September 1991, and interest free credit periods have also been discontinued by many of the UK banks. This has led to many customers closing accounts, according to a survey by Datamonitor. The survey revealed that the banks' income is seriously affected by high interest rates and customers wishing to reduce their levels of debt. Bank credit cardholders paying off all of their monthly balances rose to 62% from 48% between 1989 and first quarter 1991. There were some 27.4 mil credit cards in use at end 1991 a drop of just over 1.5 mil from 1990. There is a significant move by cardholders to such banks as the Co-op, TSB and Girobank which do not charge for credit cards. Consumers have also moved to retailer-issued and debit cards. Some 23 mil Visa Delta and Switch debit cards were issued in 1991 a 20% increase from 1990. The survey revealed that debit card transactions and expenditure increased by 90% during 1991.

COMPANY: BARCLAYS BANK; NATIONAL WESTMINSTER BANK; MIDLAND BANK; LLOYDS BANK; GIROBANK; TRUSTEES SAVINGS BANK

PRODUCT: Credit Card Services (6020CC); Debit Card Services (6020DC); Electronic Banking Services (6005); Plastic Products NEC (3079);

EVENT: MARKET & INDUSTRY NEWS (60);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

16/5/22 (Item 13 from file: 583)

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04196733

SUPERMARKETS MOVE INTO CASH DISPENSING

UK - SUPERMARKETS MOVE INTO CASH DISPENSING

Financial Times (C) 1991 (FT) 8 April 1991 p8

United Kingdom: this article looks in detail at the **bank** facilities which food stores are offering. In the past few months several large retailers have been offering their customers the chance to draw cash from their **bank accounts** when **paying** for goods by plastic card at the check-out desk. 'Cash back', as the service is called, is a by-product of the plastic card revolution in retailing. The large food retailers have installed electronic terminals enabling customers to **pay** by plastic card - usually **debit cards**, which draw **payment** straight out of a current **account**, such as Switch, Barclays Connect or Lloyds Visa, and in increasing numbers are going one step further and offering their customers the chance to draw cash as well as buy goods. Cash back applies only to **debit cards**, not credit cards. The service comes after a long and often acrimonious battle between **banks** and retailers to establish ground rules for electronic **payment** systems. Most of the uncertainties of cash back centre on the potential for fraud and there are signs that some retailers have quickly run into fraud losses in cash back experiments. A main factor is whether a retailer's terminals work on-line, checking each transaction with the card user's computer centre, or merely store transactions off-line to download them to the issuer at the end of the day. (Abstract. Copyright The Financial Times Limited 1991)**
Copyright: Financial Times Ltd 1991

PRODUCT: Electronic Point of Sale Systems (3573EP); Food Retailing (5400);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

Set	Items	Description
S1	309	AU=(COOPER W? OR COOPER, W?)
S2	186705	(DEBIT OR BANK)()CARD? ? OR DEBITCARD? OR BANKCARD?
S3	9839024	BANK? ? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVINGS(1W-)LOAN? ?
S4	5011888	ACCOUNT? ?
S5	3142241	DEFER? OR HOLD()OFF OR DELAY? OR POSTPON? OR HOLDOFF
S6	17389689	BILL???? OR PAY????
S7	269731	(WITHOUT OR "NOT") (2N) (DEBIT? OR CHARG? OR WITHDRAW?)
S8	35317	INTEREST()FREE
S9	70093	S2(15N)S3
S10	11480	S9(20N)S4
S11	810939	CREDITCARD? OR CREDIT()CARD? ?
S12	2718	SECURED() (S2 OR S11)
S13	497	S12(S)S4
S14	123	S10(25N)S5
S15	1	S13(20N)S5
S16	151	S13(S)S6
S17	275	S14:S16
S18	186	S17 NOT PY>2000
S19	133	RD (unique items)
S20	129	S19 NOT PD=20000712:20040224

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File 267: Finance & Banking Newsletters 2004/Feb 23
(c) 2004 The Dialog Corp.
File 608: KR/T Bus. News. 1992-2004/Feb 24
(c) 2004 Knight Ridder/Tribune Bus News

20/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2878951 Supplier Number: 02878951 (USE FORMAT 7 OR 9 FOR FULLTEXT)
AmEx Bolsters Its Signature-Based Debit Card
(American Express added a Platinum version to its Gold brokerage " delayed
" debit card , requiring a minimum balance of \$100,000 in brokerage
and/or AmEx Centurion Bank accounts)
Bank Network News, v 19, n 4, p 1
July 10, 2000
DOCUMENT TYPE: Newsletter ISSN: 1063-4428 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 279

(USE FORMAT 7 OR 9 FOR FULLTEXT)
(American Express added a Platinum version to its Gold brokerage " delayed
" debit card , requiring a minimum balance of \$100,000 in brokerage
and/or AmEx Centurion Bank accounts)

TEXT:
...disapprove of Visa U.S.A. and MasterCard International rules preventing
access to demand-deposit **accounts** held by their member **financial**
institutions , but it is not entirely being shut out of the signature-based
debit card market. In fact, AmEx in June added a Platinum version to
its Gold brokerage " **delayed** " debit card, which launched last November.

Neither card, however, is for the average consumer. Whereas...

20/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2832554 Supplier Number: 02832554 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Banks out in the cold
(The bank card market in Sweden totaled 3.1 mil Visa cards, 1.5 mil
MasterCards and around 500,000 Bankhort cards from ForeningsSparbanken)
Cards International, p 14
April 28, 2000
DOCUMENT TYPE: Newsletter; Ranking; Geographic Profile ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1409

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...their position was undermined further by a reduction in tax breaks for
interest payments.

* All **bankcards** - debit and credit - can be used to access lines of
credit linked to the **bank accounts** of cardholders with overdraft
facilities.

* **Debit cards** typically offer the option of immediate or end-of-month
deferred debit. Credit cards balances usually have to be settled in full
each month.

* About 1...

20/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2637501 Supplier Number: 02637501 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Neighborhood Trust heads for Harlem to form a more perfect credit union
(Neighborhood Trust Federal Credit Union opens 2,300 accounts in Washington
Heights; it plans to set up a branch in Harlem)
Crain's New York Business, v 15, p 23
November 15, 1999
DOCUMENT TYPE: Journal; Company Overview ISSN: 8756-789X (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 531

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...the next 6 mo it plans to add mortgages, Small business Administration supported loans and **secured credit cards**, ATM cards, **bill payment** services, direct deposit and personal loans to its Washington Heights home base. Detail is given...

TEXT:

...Small Business Administration-backed loans and secured credit cards to its traditional checking and savings **accounts**, ATM cards, **bill payment** services, direct deposit and personal loans.

"Neighborhood Trust looks at solving financial hardships rather than...

20/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2461910 Supplier Number: 02461910 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Japanese debit hits Y2K problems
(The number of accepting merchants in the J-Debit scheme in Japan is
expected to grow to around 150, but its implementation is being delayed
due to Y2K problems)
Electronic Payments International, p 13
April 1999
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 490

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...confused in terms of terminology. The large majority of credit cards in Japan function as **deferred debit cards**.

Outstanding balances are paid from a nominated **bank account** on statement date automatically - unless the card has a revolving credit line, which the consumer...

20/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2425247 Supplier Number: 02425247 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Cash It Ain't, But That's Not All
(Adoption of smart cards has been slow due, in part, to apathy among
potential users; cost of deploying smart cards and smart card readers
across US would be estimated \$5.2-13.3 bil)
US Banker, p 42+
March 1999
DOCUMENT TYPE: Journal ISSN: 0148-8848 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4293

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...having a smaller staff.

Equally, while chip transactions are supposed to offer a more convenient
payment method for students, smart cards may permit too much.
accountability. Many students now have access either to a **secured credit**
card from their parents or an **account** with the university, often
involving an extension of credit. Using his college card's mag-stripe, tied
to an **account** with a reserve in it, a student makes payments on and
sometimes off-campus, for which his parents subsequently get **billed**. At
the University of Michigan, \$400 charged to the book store could, in fact,
be...

20/3,K/6 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2363364 Supplier Number: 02363364 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Time of transition (Part 2 of 2)
(Overview of Asia-Pacific credit card markets: Less than 10,000 of China's
33.184 mil credit cards have revolving credit capabilities.)
Cards International, n 211, p 18
January 20, 1999
DOCUMENT TYPE: Newsletter; Geographic Profile ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 510

ABSTRACT:

...are an overview of Asia-Pacific credit card markets. China's payments
system is actually **deferred** or **delayed debit cards** that require a
collateral deposit from applicants. Four **banks** **account** for 91% of 27
mil credit cards that were issued in 1997. Revolving credit cards...

20/3,K/7 (Item 7 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2350517 Supplier Number: 02350517 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Land of opportunity
(Visa Service was No 1 credit card brand in Austria in 1997, followed by
Kreditkarten and Europay Austria 2)
Cards International, n 210, p 12
December 18, 1998
DOCUMENT TYPE: Newsletter; Ranking ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1279

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Visa. Although Europay Austria receives annual fees from cardholders, it passes on a commission to **banks** which sell cards to their customers.

Austrian Eurocard-MasterCard cards are issued as **deferred debit cards**. According to Judt: "(Almost) all Austrian Eurocard-MasterCard cards are connected with the current **account** and are monthly billed, so the banks do not see the need to offer revolving..."

20/3,K/8 (Item 8 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2273377 Supplier Number: 02273377 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Credit Card Issuers Panning for Gold Among Tarnished Credit Histories
(Charged-off card debt totaled \$31 bil in 1997 and is expected to reach \$39 bil in the year 2000 and \$52 bil in the year 2005)
American Banker, v 163, n 203, p 1
October 22, 1998
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1811

ABSTRACT:

...for customers who want to improve their credit histories. First Teleservices (Atlanta, GA) will introduce **secured credit cards** and other financial products. Within three years, the company plans to have 1 mil **accounts**.

20/3,K/9 (Item 9 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2271292 Supplier Number: 02271292 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Barclaycard officially launches in France
(Barclaycard has introduced Barclaycard Visa credit card in Paris, France, backed by direct mail ads)
Cards International, n 205, p 3
September 29, 1998
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 139

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...story), it has officially launched its flagship card, Barclaycard Visa, in Paris.

Unlike most other **bank** -issued cards available in France which tend to be **debit cards** or **deferred debit cards**, Barclaycard Visa is not linked to a particular **bank account**.

Barclaycard European director Steve Williams said: "I expect to see half a million Barclaycard cards..."

20/3,K/10 (Item 10 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2253251 Supplier Number: 02253251 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Cash, Check or Charge?
(Visa International is granting debit cards to employees of Argentinean companies with over 100 employees who choose direct payroll deposit as the first step of establishing a relationship between citizens and banks)

Latin Trade, v 6, n 10, p 28
October 1998
DOCUMENT TYPE: Journal ISSN: 1087-0857 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 852

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...and credit cards.

"The first step is to get unbanked people to have a deposit **account** in the bank, then the debit cards are introduced, which begins the process of replacing cash and checks and introduces them to the concept of using a card to **pay** for their shopping," says Partridge. "Once they have the debit card, they can be worked into a **secured credit card** and eventually an unsecured credit card."

The primary credit card markets are Brazil, Mexico and...

20/3,K/11 (Item 11 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2235581 Supplier Number: 02235581 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Providian Financial Carves Rapidly Growing Credit-Card Niche
(Providian Financial Corp develops close relationships with its customers)
Contra Costa Times , p N/A
September 07, 1998
DOCUMENT TYPE: Regional Newspaper ISSN: 0192-6137 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1274

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...t balked at the fees. Providian currently has about 1.2 million secured credit card **accounts** with outstanding loans of about \$1 **billion** , making it the nation's leader in this industry segment.

The fees on unsecured cards...

20/3,K/12 (Item 12 from file: 9)
DIALOG(R)File 9:Business & Industry(R)

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2222847 Supplier Number: 02222847 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bracing for an Interchange Fight
(Visa USA will soon unveil the online/offline Visa Check Card II, a new debit card that has a much higher online debit interchange rate)
Credit Card Management, v 11, n 5, p 14+
August 1998
DOCUMENT TYPE: Journal; Company Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1680

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...and offline debit cards. The US Postal Service, which has 32,000 postal sites, has **delayed** indefinitely its intentions to start offering online **debit card** holders nationwide the ability to withdraw cash from its **bank accounts** at the point of sale (POS). The reason was uncertainties concerning Visa's new check...

TEXT:

...over the new Visa check card prompted the U.S. Postal Service June 19 to **postpone** "for an indefinite period" its plan to begin in July offering online **debit card** holders nationwide the ability to withdraw cash from their **bank accounts** at the point of sale. The agency, which has 32,000 postal locations, is testing...

20/3,K/13 (Item 13 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2166940 Supplier Number: 02166940 (USE FORMAT 7 OR 9 FOR FULLTEXT)
AmEx and Diners dominate
(American Express and Diners Clubs lead the Croatian credit card market with 250,000+ cardholders, followed by Eurocard-MasterCard and Visa, each with under 50,000)
Cards International, n 199, p 10
May 29, 1998
DOCUMENT TYPE: Newsletter; Ranking ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 806

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...has 63 banks, the two largest - Zagrebacka Banka and state-owned Privredna Banka Zagreb (PBZ) - **account** for about 80 percent of the country's banking business. The other banks, including Splitska **Banka**, Varazdinska **Banka**, Dalmatinska **Banka** and Istarska **Banka**, are regional players.

Zagrebacka had two international **bank cards** programmes by the middle of 1997: Eurocard-MasterCard **deferred debit cards** of which 42,000 were in issue, 1,000 of them corporate cards; and Cirrus...

20/3,K/14 (Item 14 from file: 9)
DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

2121074 Supplier Number: 02121074 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Staying healthy

(Hungary reported 1+ mil payment cards in circulation as of 4/97, with almost 80% being from Europay or Visa)

Cards International, n 196, p 14

April 09, 1998

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1731

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...cards during 1996 but most of the turnover through Europay was on its Eurocard-MasterCard **deferred debit cards** - linked directly to a **bank account** with an overdraft facility. There were 27 transactions per Eurocard-MasterCard card, compared with 13...

20/3,K/15 (Item 15 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

2106362 Supplier Number: 02106362 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Catching up

(The Polish market provides great potential for cards issuing; the main card issuers in Poland in 1995-1996 included Bank Pekao and BDK)

Cards International, n 194, p 10

March 17, 1998

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2627

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...denominated one. Guarantee deposits of \$250 or 500 zlotys have to be lodged with the **bank** to receive either card. Although the cards are **debit cards**, neither is linked to the **bank's ROR account**, unlike most cards issued in Poland.

The **bank** also has three Eurocard-MasterCard-branded **deferred debit cards**: EC-MC "Eurokarta"; MasterCard Gold; and Gold MasterCard Business. About 90 percent of the 250...

20/3,K/16 (Item 16 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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2063854 Supplier Number: 02063854 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banks losing out to retailers (Part 2)

(Denmark, Norway, Finland, and Sweden's credit and debit card market have shown growth)

Cards International, n 191, p 11

January 16, 1998

DOCUMENT TYPE: Newsletter; Industry Overview; Geographic Profile ISSN:

0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 348

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...American Express and Diners Club) where
transactions are charged to a stand-alone card-based **account** .
(3) Revolving credit cards issued by GE Kapital Finans, DnB
Kort and Gjensidige **Bank** .
Source: Norwegian Bankers' Association

SWEDEN: CREDIT AND	DEFERRED	DEBIT	CARDS	- 1996		
	Europay		Visa		Total	
	1995	1996	1995	1996	1995	1996
Main issuers	S-E Banken...					

20/3,K/17 (Item 17 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2063745 Supplier Number: 02063745 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Cooperation aiding progress
(At the end of 1995, there were about 10.3 mil payment cards in Belgium;
only 14% of "credit" cards offered revolving lines of credit; Banksys'
PIN-based eftpos network generated 184.5 mil transactions in 1995)
Electronic Payments International, n 127, p 14
February 1998
DOCUMENT TYPE: Newsletter; Industry Overview ISSN: 0954-0393 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1809

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...in 1988 to coordinate merchant acquiring on a centralised basis.

The remainder operated solely as **deferred debit cards** . Revolving
credit has not been actively pursued by the Belgian **banks** due to the
dominance of debit and the widespread use of the current **account**
overdraft facility.
ATMs, debit and the payments system

In the early 1970s the Belgian banks...

20/3,K/18 (Item 18 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

2041394 Supplier Number: 02041394 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Cooperation leads to stagnation
(Close cooperation among French banks has stifled commercial innovation in
the payment card market)
Cards International, n 189, p 9
December 12, 1997
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3998

of this product - 40 percent of exclusive **account** holders were reported to have transferred their **accounts** from other banks - led to the establishment of VSB International to market a stand-alone...

20/3,K/21 (Item 21 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1995466 Supplier Number: 01995466 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Peaceful co-existence
(At the end of 1995, there were about 10.3 mil payment cards in Belgium;
Citibank is the country's dominant credit card issuer)
Cards International, n 184, p 16
October 10, 1997
DOCUMENT TYPE: Newsletter; Industry Overview ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2575

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...in 1988 to coordinate merchant acquiring on a centralised basis. The remainder operated solely as **deferred debit cards**. Revolving credit has not been actively pursued by the Belgian **banks** due to the dominance of debit and the widespread use of the current **account** overdraft facility.

Credit cards

Because most cards do not provide a line of credit, annual...

20/3,K/22 (Item 22 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1911969 Supplier Number: 01911969 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Continental drift
(Continental European banks are set to pay a heavy price for having ignored
the huge potential offered by revolving credit)
Retail Banker International, n 374, p 4
June 20, 1997
DOCUMENT TYPE: Newsletter ISSN: 0261-1740 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 698

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...mainland Europe are not credit cards as understood in the UK or the United States.

Banks in Europe issue **debit cards**, either direct or **deferred**, which are linked to cardholders' current **accounts**, rather than stand-alone credit cards with separate and revolving lines of credit attached.

Having...

20/3,K/23 (Item 23 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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1821351 Supplier Number: 01821351 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Preparing for change
(Membership of the OECD for South Korea will have a significant impact on its credit card market)
Cards International, n 174, p 9
March 21, 1997
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2641

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...a revolving credit product in South Korea.

All credit cards in the country are essentially **deferred debit cards**. Credit card **accounts** must be linked to cardholders' **bank accounts** and the balance outstanding at the end of each month is settled by direct debit...

20/3,K/24 (Item 24 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1730571 Supplier Number: 01730571 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Germany: Revolving credit and dual issuing to dominate
(Deutsche Bank will introduce revolving credit cards in Spring-1997)
Cards International, n 171, p 12
January 27, 1997
DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 595

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:
...by offering such credit at lower interest rates (12 percent per annum gross) than the **banks** ' overdraft rates (currently 13 percent or more at many institutions). Many **banks** ' **deferred debit cards** are linked to current **accounts** with overdraft facilities. German public interest in banking products has become so keen that once...

TEXT:
...by offering such credit at lower interest rates (12 percent per annum gross) than the **banks** ' overdraft rates (currently 13 percent or more at many institutions). Many **banks** ' **deferred debit cards** are linked to current **accounts** with overdraft facilities.

Deutsche's decision to try to create a market for revolving credit...

20/3,K/25 (Item 25 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1728430 Supplier Number: 01728430 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NetCom UK Unveils Business Services Portfolio

(Netcom Internet's Netstart service offers Domain Name Registration, 2 MB of Web space, 5 POP3 e-mail accounts and a specially designed Web home page)

Newsbytes News Network, p N/A

January 24, 1997

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 586

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...now broadening to encompass business of all kinds and financial transactions from virtual wallets with **secured credit cards**, digital pounds and electronic checks. Investors, he claims, can buy stock through online brokers and bank customers can log on to move funds from current to savings **accounts**, and **pay** their **bills**. According to Clarke, companies can use the Internet to reach suppliers and customers and transfer...
...office with Domain Name Registration, two megabytes (MB) of Web space, 5 POP3 e-mail **accounts** and a specially designed Web home page. "Netstart gives the small business user or branch...

20/3,K/26 (Item 26 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

1610800 Supplier Number: 01610800 (USE FORMAT 7 OR 9 FOR FULLTEXT)

China: Bank gives card numbers

(China's credit card transaction volume totaled \$115.2 bil in 1995 and has been \$62.8 bil in January-June of 1996)

Retail Banker International, n 355, p 8

September 09, 1996

DOCUMENT TYPE: Newsletter ISSN: 0261-1740 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 377

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...were only introduced in China two months ago. As such, the figures relate largely to **deferred debit cards** linked to customers' deposit **accounts**. @PI Malaysia: Profits up at Public **Bank**

MALAYSIA'S THIRD largest bank, Public Bank, announced that its interim profits grew 26 percent...

20/3,K/27 (Item 27 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1609338 Supplier Number: 01609338 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Online Lending Ramps Up

(Countrywide Funding presently has a software program on its Internet home page that lets an applicant pre-qualify for a home mortgage online)

Collections & Credit Risk, v 1, n 7, p 47

July 1996

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 694

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...online.

Until very recently, Countrywide's program required applicants to fax a W-2 and **pay** stub, says Cameron King, chief technical officer for production. "It's still the first step...

...last month, the lender was set to introduce a more streamlined process (with an online **secured credit card** transaction to take a pre-application fee of about \$30) that allows the **account** executive to take an electronic Form 1003 (declaration of any bankruptcies or other legal encumbrances...

20/3,K/28 (Item 28 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1513454 Supplier Number: 01513454 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Can bank vault?

(GreenPoint Financial has strategy in place to increase shareholder value)
Crain's New York Business, v XII, n 24, p 1+
June 10, 1996

DOCUMENT TYPE: Journal ISSN: 8756-789X (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1057

ABSTRACT:
...the plan is increasing the profitability of the branch system by selling conventional mortgages and **secured credit cards**. Five branches will be closed and 200 jobs eliminated in 1996, saving \$900,000. In...

...1.2 mil will be chopped from the company's benefits program, and the tax **bill** will be reduced by \$7 mil+/yr, in part by relocating the company's Flushing...

20/3,K/29 (Item 29 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1472782 Supplier Number: 01472782
Secured credit cards go upscale
(Secured credit cards are being repositioned to target upscale consumers)
Bank Advertising News, v 19, n 42, p 1+
April 22, 1996

DOCUMENT TYPE: Journal ISSN: 0274-7111 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:
Secured credit cards are being repositioned to target upscale consumers. The \$300-mil Premium Federal Savings Bank solicited...

...rate and a \$35/yr fee. The card, with a \$5,000 minimum credit line, **pays** bonus points on balance transfers and purchases. The \$255-mil Orange

County Federal Credit Union, Santa Ana, said its 2-yr-old share- account secured gold card product only has 24 accounts , while its total gold card portfolio has about 1,800 accounts .

20/3,K/30 (Item 30 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1426754 Supplier Number: 01426754 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A more business-friendly Web: Developers offer wide range of solutions at UniForum show
(Developers offer such products as the Internet Power Suite online client/server accounting system for the Internet, and Jam/WEB (Web Enterprise Builder))
Computer Reseller News, p 90
March 04, 1996
DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 637

ABSTRACT:
...includes the PC Wallet product, which will act as the credit card processor for all secured credit card and electronic payment transactions. Separately, Jam/WEB will enable developers to build server-based database applications for the...

20/3,K/31 (Item 31 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1258075 Supplier Number: 01258075 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PRESIDENT OF VISA USA LOOKS TO MORE TRANSACTIONS IN CYBERSPACE
(Visa USA has introduced a preliminary model of microchip-encoded 'smart card')
San Jose Mercury News , p N/A
August 07, 1995
DOCUMENT TYPE: Regional Newspaper ISSN: 0747-2099 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1654

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...with major merchandisers, such as Ford Motor Co. and Blockbuster Video, easily compensating for a delay that temporarily cost it market share at the expense of MasterCard. And it has been far more aggressive than MasterCard and other bank cards in penetrating lucrative travel and entertainment accounts . Visa has a promotional program with 28 participating partners, including Southwest Airlines, Avis, Dollar-Rent...

20/3,K/32 (Item 32 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2004 Resp. DB Svcs. All rts. reserv.

1231234 Supplier Number: 01231234
Merchants Of Debt: This Credit Card Is Tailored to You

(Providian Bancorp is tailoring deals on an individual basis (mass customization) for millions of consumer credit cards)

New York Times , v CXLIV, n 50,110, p 3;1+

July 02, 1995

DOCUMENT TYPE: National Newspaper; Company Overview ISSN: 0362-4331 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...more necessary. It targets card holders willing to carry bigger balances instead of those who **pay** off their balances every month. Its average **account** balance is \$4,500, vs the industry average of \$1,800, and its pretax profit...

...unsecured credit cards. In 2 yrs, it has become the second largest US issuer of **secured credit cards** after Citibank.

Article discusses Providian's entry into the credit card market, marketing the card...

20/3,K/33 (Item 33 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1137652 Supplier Number: 01137652 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Preparing for a plastic future

(Visa International sets five point strategy for growth of its POS/electronic payment network in Eastern Europe)

Electronic Payments International, n 95, p 9

March 1995

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1556

ABSTRACT:

...will be on account access devices as the vast majority of cards in Russia are **secured debit cards** ." Also, point of sale (POS) projects are becoming more important in developing national **payment** systems. Full text looks at other areas in Eastern Europe of potential for Visa, including...

20/3,K/34 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02363346 117541231

Electronic commerce - would, could and should you use current Internet payment mechanisms?

Buck, S. Peter

Internet Research v6n2/3 PP: 5-18 1996

ISSN: 1066-2243 JRNL CODE: NTRS

WORD COUNT: 7209

...TEXT: retailer to user ...(some time later);

- (6) transaction sent to issuer for settlement;

- (7) user **account** debited by issuer;

DIALOG(R)File 15:ABI/Inform(R)
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00963376 96-12769

The fifth annual survey of retail credit trends

Anonymous

Chain Store Age Executive Fifth Annual Survey of Retail Credit Trends
Supplement PP: 3A-32A Jan 1995
ISSN: 0193-1199 JRNL CODE: CSA
WORD COUNT: 9382

...TEXT: card with a Visa logo means that a transaction will be charged to their checking **account** . They know immediately how and where to use it.

From a **bank** 's perspective, the off-line **debit card** has the drawback of not being able to have its transactions posted until they come in. That **delayed** clearing means that a bank probably will offer a Visa check card to a customer...

20/3,K/44 (Item 11 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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00871844 95-21236

Great leap forward

Day, Jacqueline

Bank Systems & Technology v31n8 PP: 42-48 Jun 1994
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 2804

...TEXT: international MasterCard, for example, are on-line. Credit cards in China typically operate more as **deferred debit cards** , in which a charge must be prearranged with an issuing **bank** as an overdraft on a deposit **account** . There are no credit bureaus in China.

Golden Card will reportedly establish a shared network...

20/3,K/45 (Item 12 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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00828600 94-77992

Check cashing services offer new profits

Major, Michael J

Bank Marketing v26n2 PP: 55-59 Feb 1994
ISSN: 0888-3149 JRNL CODE: BNM
WORD COUNT: 2383

...TEXT: and Federal Express services, and benefits checks pickup.

Also available is a low cost savings **account** that resembles a holiday club, free of service charges, **paying** prevailing interest rates, and requiring only a minimum of \$10 to open the **account** and a minimum monthly contribution of \$25. "We're also creating a **secured credit card** for customers who manage their savings club successfully for a year," says Brown. On the...

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the merger of the two camps in 1984 that created GCB.

Most CB cards are **deferred** debit products where transactions are charged to the cardholder's **bank account** only once a month. Immediate **debit cards** are also available, usually for a lower annual fee. According to Europay, of the 7...

20/3,K/19 (Item 19 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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2016833 Supplier Number: 02016833 (USE FORMAT 7 OR 9 FOR FULLTEXT)

UK forms beachhead for credit cards in Europe

(Overall, nearly 220 million cards of all types carry the Visa and Eurocard/MasterCard marques, making Europe the world's leading bank card market after the US)

Retail Banker International, n 382, p 6

November 24, 1997

DOCUMENT TYPE: Newsletter ISSN: 0261-1740 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1702

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the figure was 15 percent, followed by 13 percent in Germany.

Instead of credit cards, **banks** in mainland Europe issue **debit cards**, either direct or **deferred**, which are linked to cardholders' current **accounts**, rather than stand-alone credit cards with separate and revolving lines of credit attached. The...

20/3,K/20 (Item 20 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1996237 Supplier Number: 01996237 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Dutch catch up on cards

(VSB International is largest issuer of credit cards with portfolio of 1.5 mil Visa cards in Netherlands)

Cards International, n 185, p 13

October 17, 1997

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2322

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for greater card penetration independently of the Eurocard Nederland/Interpay frameworks.

After joining Visa, VSB **Bank** launched its exclusive **account**, a current **account** facility linked to a Visa **deferred debit card**. The success

- (8) retailer **account** credited by issuer.

This offers the consumer all the usual benefits of a **bank card** transaction such as **deferred** payment (Pay Later or Pay Soon) and a degree of guarantee/insurance provided by the...

20/3,K/35 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01785870 04-36861
Cash it ain't, but that's not all
O Sullivan, Orla
US Banker v109n3 PP: 42-51+ Mar 1999
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 3856

...TEXT: having a smaller staff.

Equally, while chip transactions are supposed to offer a more convenient **payment** method for students, smart cards may permit too much accountability. Many students now have access either to a **secured credit card** from their parents or an **account** with the university, often involving an extension of credit. Using his college card's mag-stripe, tied to an **account** with a reserve in it, a student makes payments on and sometimes off-campus, for which his parents subsequently get **billed**. At the University of Michigan, \$400 charged to the book store could, in fact, be...

20/3,K/36 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01742991 03-93981
Charging ahead
Lawrence, Susan V
Far Eastern Economic Review v161n47 PP: 60-61 Nov 19, 1998
ISSN: 0014-7591 JRNL CODE: FER

ABSTRACT: In the first six months of this year alone, China's **financial institutions** issued more than 17 million **bank cards**. According to the central **bank**, about 30% of the cards issued were **deferred debit cards**. These require that users keep 50% more than their card's spending limit in their **accounts**, and allow a grace period of 15-20 days for cardholders to make payment. Replacing...

20/3,K/37 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01686885 03-37875
Bracing for an interchange fight
Green, Jeffrey
Credit Card Management v11n5 PP: 14-17 Aug 1998
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 1597

...TEXT: over the new Visa check card prompted the U.S. Postal Service June 19 to **postpone** "for an indefinite period" its plan to begin in July offering online **debit card** holders nationwide the ability to withdraw cash from their **bank accounts** at the point of sale. The agency, which has 32,000 postal locations, is testing...

20/3,K/38 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01578175 02-29164

The basics of medical savings accounts

Bunce, Victoria Craig
Association Management v50n2 PP: 85-90 Feb 1998
ISSN: 0004-5578 JRNL CODE: AMG
WORD COUNT: 2370

...TEXT: fees, or other surcharges, and whether a minimum balance is required to earn the tax- **deferred** interest.

As for withdrawals, you need to know how these are conducted. For instance, does the insured use a **bank** credit card, a checking **account**, or a **debit card** to make payments?

Finally, you will want to find out how the company pays interest...

20/3,K/39 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01183105 98-32500

Debit cards can be convenient--If you know the rules

Sherry, Linda
Credit World v84n4 PP: 30-32 Mar/Apr 1996
ISSN: 0011-1074 JRNL CODE: CW
WORD COUNT: 1316

...TEXT: The money she had spent on Christmas shopping had been deducted directly from her checking **account**. It appears the cardholder had not closely read the literature the **bank** sent with the card and was assessed \$88 in overdraft charges.

Two Types of Debit Cards

Consumers might well be confused, especially because there are two distinct types of debit transactions -- off-line **deferred** debit and on-line direct debit.

On-line debit cards can be used at stores...

20/3,K/40 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01143882 97-93276

Dubious pairings

Wyatt, Craig
Credit Card Management v8n9 PP: 52-55 Dec 1995
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 1780

ABSTRACT: A different breed of **secured credit cards** that offer holders a tax break or some other financial advantage is on the horizon...

... just like they do with mortgages interest, from their taxable income, thereby lowering their tax **bills**. Banc One Corp. is considering a card tied to 401(k) retirement plans. The prospect...

... a card is stirring up fears that borrowers who cannot keep up with credit card **bills** would have to liquidate their 401(k) **accounts** to **pay** back outstanding balances. Bank One's prospective 401(k) card and new home-equity cards...

... to exploit if they can overcome consumer fears about losing their pensions over failure to **pay** for card purchases.

20/3,K/41 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01109706 97-59100
Electronic evolution
McDougall, Bruce
Canadian Banker v102n5 PP: 28-33 Sep/Oct 1995
ISSN: 0822-6830 JRNL CODE: CBI
WORD COUNT: 2346

...TEXT: is downloaded electronically into the merchant's system.

Meanwhile, wireless technology allows retailers to position **debit - card** terminals anywhere they please and reduce **delays** in verifying customer **account** information. **Bank** of Montreal has begun offering retailers a wireless data service developed by LanSer Telecom Inc...

20/3,K/42 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01047635 96-97028
Deferred billing: Double-edged sword
Chevan, Harry
Catalog Age v12n6 PP: 7, 82 Jun 1995
ISSN: 0740-3119 JRNL CODE: CTA
WORD COUNT: 842

...ABSTRACT: companies use the programs, catalogers could soon lose the advantage and get stuck with higher **accounts** receivable or programs that they cannot eliminate. General merchant Lillian Vernon debuted the first installed billing plan on a **bank card** nearly 4 years ago and was also first with a **deferred** billing program 2 years ago. Since then, companies as diverse as apparel marketer Chadwick's...

20/3,K/43 (Item 10 from file: 15)

20/3,K/46 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00758942 94-08334

In any language, credit grantors say "yes!" to scoring

Friedland, Marc

Credit World v82n1 PP: 13-16 Sep/Oct 1993

ISSN: 0011-1074 JRNL CODE: CW

WORD COUNT: 2366

...TEXT: holders the option to pay in small installments, these cards may be better classified as **deferred debit cards**.

* Some German **banks** use scoring for a hybrid "credit card" **account** similar to a current **account** but used for both credit and debit functions.

* In the United Kingdom, scorecards are being...also referred to as "credit cards") which are frequently tied to the cardholder's checking **account**. These cards may be better classified as **deferred debit cards**, since they do not give cardholders the option to pay in small installments.

* In Germany, **banks** use scoring for a hybrid "credit card" **account** similar to the "current **account**" but used for both credit and debit functions.

* In the United Kingdom, scorecards are being...

20/3,K/47 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00531219 91-05563

Bank's Secured Credit Card Works Better than Most

Anonymous

ABA Banking Journal v83n1 PP: 73 Jan 1991

ISSN: 0194-5947 JRNL CODE: BNK

...ABSTRACT: their credit, First National Bank of Marin (San Rafael, California) offers educational services and a **secured credit card** that looks and acts like a regular credit card. The card is secured with a savings **account** with a minimum balance of \$300 and a maximum of \$5,000 that **pays** 5.5% interest. The card's credit line is always equal to the amount in the **account**, which can be added to at any time. After 12 or 18 months, cardholders can...

... credit reports. Rice claims that the bank has had no substantial problems with offering the **secured credit card**. He advises banks that are thinking about the idea of **secured credit cards** to establish the credit criteria up front and then carefully manage the risk.

20/3,K/48 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07515843 Supplier Number: 62817553 (USE FORMAT 7 FOR FULLTEXT)
Associates-Visa-Citi Pro to Run Youth-Oriented Cobaltcard. (Brief Article)

Souccar, By Miriam Kreinin
American Banker, v165, n117, p7
June 19, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 360

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Cobaltcard.com, a start-up that markets a **secured credit card** for 13-to-22-year-olds, has hired the general manager of bank cards at...

...we're going after has really been untapped." The young people it targets spend \$150 **billion** a year and typically have trouble finding ways to **pay** for items they want to buy online, Cobaltcard says. Other companies, among them Rocketcash Corp. and Doughnet Inc., have been formed to offer **payment** cards to these young people for Internet shopping. A key differentiator for Cobaltcard is that...

...best known as the incubator bank of the NextCard Visa. Cobaltcards are linked to deposit **accounts** funded by young people or their parents. As the cardholders spend money, their **accounts** must be continually replenished. Mr. Chesler, who succeeded Cobaltcard.com co-founder Roberta Jacobs, is...

20/3,K/49 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

07398792 Supplier Number: 62193480
FRANCE: UNIVERSAL VISA BANK CARD FROM CAMIF.
Les Echos, p37
May 19, 2000
Language: French; NONENGLISH Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

The French mail order company, Camif, has launched a new universal client **bank card**, in association with Casden Banques Populaires and Visa, which will offer more payment facilities than a normal personal **account** payment card. Approved by the **bank card** group, Groupement des Cartes Bancaires, and costing FFr 120 per year, it provides four possibilities of **delayed** payment for multiple purchasing (**deferment** of up to 50 days), money withdrawals, client loyalty points, and all the advantages of...

20/3,K/50 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07369407 Supplier Number: 59515074 (USE FORMAT 7 FOR FULLTEXT)
Commitment to change a key element in online servicing.
MONTANARO, MAX
Australian Banking & Finance, v7, n21, p15
Nov 30, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1159

... their accounting or budget.

Customers have a desire for different payment instruments with varying attributes - **delayed** payment, ease-of-use, security, audit information, etc.

This has led to a range of products including those managed via the **bank** 's back office functions - cheques, **debit cards** , direct debit facilities, or those Intermediated from the **bank account** - credit cards, cash, store cards, SVCs, leasing.

In many cases, it is the retailers who...

20/3,K/51 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07216559 Supplier Number: 61360896 (USE FORMAT 7 FOR FULLTEXT)
Confusion Remains Despite Debit's Market Growth. (Company Business and Marketing)
Bank Network News, v18, n17, p7
Jan 31, 2000
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 841

... those products only to their most credit-worthy customers because the three- to five-day **delay** between the purchase authorization and the settlement of funds leaves issuers susceptible to fraud. Many **banks** issue offline **debit cards** to about half of their demand deposit **account** bases, and only about half of those customers generally use their card one or more...

20/3,K/52 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07058949 Supplier Number: 59044122 (USE FORMAT 7 FOR FULLTEXT)
Neighborhood Trust heads for Harlem to form a more perfect credit union; Lender must cater to new area. (Brief Article)
luhby, tami
Crain's New York Business, v15, p23
Nov 15, 1999
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 531

... Small Business Administration-backed loans and secured credit cards to its traditional checking and savings **accounts** , ATM cards, **bill payment** services, direct deposit and personal loans.

"Neighborhood Trust looks at solving financial hardships rather than ...

20/3,K/53 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

06282391 Supplier Number: 54426881 (USE FORMAT 7 FOR FULLTEXT)
Launch of full-scale debit card service to be delayed.

Japan Computer Industry Scan, pNA
April 19, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 180

... and companies involved in debit card services, and the Posts and Telecommunications Ministry, said the **postponement** is necessary to conduct thorough tests to check whether computer systems are prepared to cope with the millennium computer glitch. With **debit cards**, users can pay for goods and services by having money withdrawn electronically from their **bank** or postal savings **accounts** with no service charge. Unlike credit cards, however, **debit cards** do not allow users to pay in installments. **Financial institutions** and 13 retailers began **debit card** services in January. As retailers currently conclude separate **account** -settlement agreements with **financial institutions**, the association planned to start the center in October to centrally control relevant information in order to smoothly carry out **account** settlements.

20/3,K/54 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05423213 Supplier Number: 48225802 (USE FORMAT 7 FOR FULLTEXT)
STRUGGLE OVER PAYMENT SYSTEMS TO CONTINUE IN '98 Merchants Will Continue To Push For Online Over Off-Line; Networks To Diversify
EFT Report, v21, n1, pN/A
Jan 14, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1303

... line fight is not over. Jim Wells, formerly with Washington-based Furash & Co., believes the **delayed** withdrawal of funds in off-line transactions produces a risk that isn't properly being addressed by **banks**

"I could charge up to \$2,000 on my **debit card** and not have \$2,000 in my **account**," Wells says. "They [**banks**] are not credit qualifying the people they issue the off-line cards to."
"Comprehensive risk..."

20/3,K/55 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04800407 Supplier Number: 47063565 (USE FORMAT 7 FOR FULLTEXT)
NetCom UK Unveils Business Services Portfolio 01/24/97
Gold, Steve
Newsbytes, pN/A
Jan 24, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 593

... now broadening to encompass business of all kinds and financial transactions from virtual wallets with **secured credit cards**, digital pounds and electronic checks. Investors, he claims, can buy stock through online brokers and bank customers can log on to move funds from current to

savings accounts , and pay their bills .

According to Clarke, companies can use the Internet to reach suppliers and customers and transfer...

20/3,K/56 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04583562 Supplier Number: 46738639 (USE FORMAT 7 FOR FULLTEXT)

FLEXIBLE PROVIDIAN IN CLASS BY ITSELF

American Banker, p10A

Sept 25, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1104

... on sophisticated, home-grown systems and sheer brainpower to find and attract reliably profitable, interest- **paying** customers other banks may overlook or poorly price. Bancorp has almost three million of them, with per- **account** balances above industry averages and loss rates said to be well in hand. The company...

...also extending what it regards as its core competencies, notably into home equity lines and **secured credit cards** .

Managed balances are at about \$8 billion. The vast majority are still on credit cards...

20/3,K/57 (Item 10 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04407770 Supplier Number: 46466549 (USE FORMAT 7 FOR FULLTEXT)

Internet Telephony & Conferencing - WebCentric Brings Audioconferencing to WWW

Internet Content Report, pN/A

June 15, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; General

Word Count: 247

... such as cost of the call, savings received, usage and call length.

* The option to **pay** per call using **secured credit card payment** transactions or to establish an **account** with WebCentric.

* Conference Now! requires the use of a secure Internet browser. WebCentric recommends Netscape...

20/3,K/58 (Item 11 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04330446 Supplier Number: 46347435 (USE FORMAT 7 FOR FULLTEXT)

New Product Integrates Internet and Telephony Technologies to Revolutionize Conference Calling.

Business Wire, p05011206

May 1, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 587

... such as cost of the call, savings received, usage and call length.
- The option to **pay** per-call using **secured credit card**
payment transactions or to establish an **account** with WebCentric.
- Conference Now! requires the use of a secure Internet browser.
WebCentric recommends Netscape...

20/3,K/59 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04113029 Supplier Number: 45999484 (USE FORMAT 7 FOR FULLTEXT)
Credit card provides payment options
Ophthalmology Times, p20
Dec 11, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 117

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
The PulseCard patient financing and **bank - card** program can help reduce
payment **delays** by eliminating the need to carry **accounts** receivable,
according to manufacturer, PulseCard Inc.

20/3,K/60 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03697180 Supplier Number: 45233338 (USE FORMAT 7 FOR FULLTEXT)
DEBIT CARDS: OFF-LINE, ON-LINE
Chain Store Age Executive with Shopping Center Age, p30A
Jan, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1200

... card with a Visa logo means that a transaction will be charged to
their checking **account**. They know immediately how and where to use it.
From a **bank**'s perspective, the off-line **debit card** has the
drawback of not being able to have its transactions posted until they come
in. That **delayed** clearing means that a bank probably will offer a Visa
check card to a customer...

20/3,K/61 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03437848 Supplier Number: 44789480 (USE FORMAT 7 FOR FULLTEXT)
'Bankless' Customers Offered ATM Service by King Soopers
Supermarket News, p13
June 27, 1994
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 464

... Other banking services offered through the HALcard Banking system include a direct deposit option for **payroll** and government benefit checks, a Reserve Fund savings **account** and a **secured credit card**.

A new service, called Paycheck Welcome, accommodates payroll check cashing needs; the customer pays a...

20/3,K/62 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03396285 Supplier Number: 44719783 (USE FORMAT 7 FOR FULLTEXT)

Great LEAP Forward

Bank Systems + Technology, p42

June, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2858

... international MasterCard, for example, are on-line. Credit cards in China typically operate more as **deferred debit cards**, in which a charge must be prearranged with an issuing **bank** as an overdraft on a deposit **account**. There are no credit bureaus in China.

Golden Card will reportedly establish a shared network...

20/3,K/63 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03218419 Supplier Number: 44415697

BankAmerica Waives Fee On Secured Credit Card For Checking Customers

American Banker, p14

Feb 4, 1994

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

Bank of America will offer **secured credit cards** for customers who have a checking **account** with the bank. Checking **account** holders will not have to **pay** the customary \$18/year fee for the BankAmericard. The new secured card will carry a...

...year variable interest rate (prime plus 10.9%). Several other major banks have recently offered **secured credit cards**, but some analysts say that demand for the cards is growing only slowly.

...

20/3,K/64 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03160264 Supplier Number: 44317285

Secured Card Plan Aimed at Asian-Americans

American Banker, p16

Dec 30, 1993

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...Fort Lee, NJ) and Applied Card Systems (New Castle, DE) have joined to launch a **secured credit card** program targetted toward Asian-Americans, according to Moon S Yang, pres of Panasian. The venture...

...a \$39/yr fee and a 12.99%/yr rate for a \$75/yr fee. **Accounts** are expected to total 5,000 within 1 yr. Applied Card Systems will provide back-office services, including handling applications, credit evaluations and **billing**. Panasia, founded in 4/93, currently reports assets of \$15 mil, with 60% of its...

20/3,K/65 (Item 18 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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03120112 Supplier Number: 44254660 (USE FORMAT 7 FOR FULLTEXT)

ELECTRONIC TOLLS #2: NEW SMART CARD ETC PRODUCT TO COMPETE IN EUROPEAN MARKET

Intelligent Highway, v4, n11, pN/A

Nov 26, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1221

... smart card user community," says Breslin. In the U.S., consumers are more accustomed to **delaying** payment with credit cards, or using **debit cards**, which authorize withdrawals from a **bank account**.

Capturing Another Market

Officials at AT&T in New Jersey have a different view on...

20/3,K/66 (Item 19 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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01850034 Supplier Number: 42343016

Collector Arranges Credit Cards for Delinquent Debtors

American Banker, p7

Sept 5, 1991

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

West Capital Financial Services, a collection agency, is urging debtors to use its **secured credit card** to **pay** off their debts in monthly installments. The cards are being offered via Surety Capital (Hurst...

...deposit at least an equal amount of what they owe in a Texas Bank savings **account**. Texas Bank is a subsid of Surety Capital.

...

20/3,K/67 (Item 20 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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01849911 Supplier Number: 42342739

Delinquent debtors get a break with bank card

Fort Worth Star-Telegram (TX), pC1

Sept 4, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

Texas Bank will offer **secured credit cards** to customers with credit problems. The cards will be Visa or MasterCard backed by cash deposits. Around 25 US banks had issued 150,000-200,000 **secured credit cards** as of mid-1991, according to the trade journal 'Credit Card Management.' The cards were...

...Capital Financial Services (San Diego, CA). West Capital buys bad loans, and arranges for reduced **payoff** by the debtor if the person agrees to open a Texas Bank **secured credit card account**, which involves an interest-bearing savings **account** that is to be used to **pay** down the balance on the card, which carries an annual interest rate of 21%.

...

20/3,K/68 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

10680160 SUPPLIER NUMBER: 53356407 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Orders Issued Under Sections 3 and 4 of the Bank Holding Company Act.

FRIERSON, ROBERT DEV.

Federal Reserve Bulletin, 961(1)

Nov, 1998

ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 23527 LINE COUNT: 01993

... 43) BOMC offers a range of affordable housing products, participates in a number of down- **payment** assistance programs, and offers certain loans that feature flexible underwriting and lower closing costs for...in 1997, its CLD made more than 131,000 home equity loans, totaling \$4.8 **billion**, and almost 12 percent of the loans were to LMI borrowers. Banc One also has...

...centers at scheduled times to offer affordable credit and banking products, including low-cost basic **account** services and **secured credit cards**.

Banc One Capital Funding Corporation ("Capital Funding Corp.") has funded numerous multifamily housing projects. Banc...

20/3,K/69 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09971462 SUPPLIER NUMBER: 20116527 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Providian, eyeing card leadership, to buy receivables from 1st

Union. (Providian Financial Corp.)

Keenan, Charles

American Banker, v163, n1, p1(2)

Jan 2, 1998

ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 749 LINE COUNT: 00061

... from 5.75% a year earlier.

Providian considers dealing with higher-risk and higher-margin

accounts a core competency. Net credit losses on managed loans were a relatively high 6.2% in the third quarter, but total managed assets (including **secured credit cards**, home loans, and securitized loans) were up 19%, to \$10.8 **billion**; net income rose 28%, to \$48.6 million; and return on equity was a healthy...

20/3,K/70 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09791380 SUPPLIER NUMBER: 19860460 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wiping the slate clean; bad credit can cost you a loan, insurance, even a job. (Special Report: Gen X Financial Guide) (Brief Article)

Hannon, Kerry

U.S. News & World Report, v123, n15, p84(1)

Oct 20, 1997

DOCUMENT TYPE: Brief Article ISSN: 0041-5537 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 806 LINE COUNT: 00061

... re lucky enough to retain a bank card--Visa, MasterCard, or Discover--use it modestly, **pay** it off each month, and check to be sure that the credit bureaus are notified. But if all your **accounts** were closed, there's still a way to get back on track--with a **secured bank card**. These cards offer people who can't get a standard Visa or MasterCard the chance...

...interest charges than unsecured cards and require you to deposit reserve funds in a savings **account** as collateral.

Steer clear of credit repair services, or so-called credit doctors, which advertise...

20/3,K/71 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07316685 SUPPLIER NUMBER: 14951677 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Visa service speeds the debiting of bank account after a purchase. (Visa International)

Meece, Mickey

American Banker, v159, n19, p14(1)

Jan 28, 1994

ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 782 LINE COUNT: 00064

... line debit

Technology postings
Uses existing
equipment
Rollout 1995

With the enhancement, called ReadyPost, Visa **banks** can, in effect, eliminate the **delay** between a **debit card** purchase and the actual debit to the customer's transaction **account**.

The posting occurs ahead of the standard settlement process, which Visa says will now have...

20/3,K/72 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

07309047 SUPPLIER NUMBER: 15506902 (USE FORMAT 7 OR 9 FOR FULL TEXT)
'Bankless' customers offered ATM service by King Soopers. (automated teller machine, customers without bank accounts who cash checks at King Soopers)
Zimmerman, Denise
Supermarket News, v44, n26, p13(1)
June 27, 1994
ISSN: 0039-5803 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 491 LINE COUNT: 00038

... Other banking services offered through the HALcard Banking system include a direct deposit option for **payroll** and government benefit checks, a Reserve Fund savings **account** and a **secured credit card**.
A new service, called Paycheck Welcome, accommodates payroll check cashing needs; the customer pays a...

20/3,K/73 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07257247 SUPPLIER NUMBER: 15429783 (USE FORMAT 7 OR 9 FOR FULL TEXT)
These secured cards build long relationships.
ABA Banking Journal, v86, n5, p34(1)
May, 1994
ISSN: 0194-5947 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 553 LINE COUNT: 00041

...ABSTRACT: secured cards usually issue them with credit lines of \$500, secured by a \$400 savings **account**. All secured **accounts** are reviewed annually and ones with perfect **payment** records are given a credit line increase. **Secured credit card** portfolios have losses of only 3%-4%, which is lower than the industry average for...

20/3,K/74 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06136541 SUPPLIER NUMBER: 12749563 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Developments in the pricing of credit card services.
Canner, Glenn B.; Lockett, Charles A.; Cook, Wayne C.; Peirce, Mark A.
Federal Reserve Bulletin, v78, n9, p652(15)
Sept, 1992
ISSN: 0014-9209 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10020 LINE COUNT: 00795

... 1991), p. 3.
10. Not all credit card debt is unsecured. A "secured credit card **account**" is a relatively new product tailored to individuals who have low incomes or poor credit...

...Applicants for such cards deposit money (\$500 to \$1,000 or so) in a savings **account** that serves as collateral for the credit line and typically **pays** the passbook rate of interest. The advantages of such an arrangement to the consumer would seem limited, though not nonexistent. Although holders of secured **accounts** in essence **pay** a premium to borrow their own money, they do benefit from the liquidity and convenience that

credit cards provide; in addition, such **accounts** can help some individuals establish a credit history or repair a poor credit record.
11...

20/3,K/75 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05849688 SUPPLIER NUMBER: 12116826 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Better off to go bust? (bankruptcy) (Special Report: Finance)
Cook, Dan
Orange County Business Journal, v15, n14, p19(2)
April 6, 1992
ISSN: 1051-7480 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1695 LINE COUNT: 00125

... for a good long time. The best you'll do is what's called a **secured credit card**, plastic backed by the full faith and credit of your own money. Say you put a thousand dollars in a bank savings **account**. Your credit card limit will then be capped at a thousand dollars. If you don't **pay** your **bills**, the bank can seize your deposit. If you do **pay** your **bills**, you'll be charged a monthly interest rate on the outstanding balance 4% to 8...

20/3,K/76 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05428546 SUPPLIER NUMBER: 11186535 (USE FORMAT 7 OR 9 FOR FULL TEXT)
SURETY CAPITAL ANNOUNCES MARKETING STRATEGY FOR SECURED CREDIT CARD PROGRAM
PR Newswire, 0903P9768
Sept 3, 1991
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 245 LINE COUNT: 00019

... be provided the opportunity to open a savings account with Texas Bank, receive a cash **secured credit card** from Texas Bank, then **pay** off West Capital indebtedness at an attractive discount.
C. Jack Bean, chairman of the board...

20/3,K/77 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05246771 SUPPLIER NUMBER: 11269047
The problem with secured credit cards . (customers who want the cards must often pay extra fees and deposit money into various bank accounts) (column)
Kristof, Kathy M.
Los Angeles Times, v110 , Wed ed, col 4, pD3.
Sept 11, 1991
DOCUMENT TYPE: column ISSN: 0458-3035 LANGUAGE: ENGLISH
RECORD TYPE: CITATION

The problem with secured credit cards . (customers who want the cards must often pay extra fees and deposit money into various bank accounts) (column)

20/3,K/78 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05146461 SUPPLIER NUMBER: 09309510 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Credit card deals to avoid: expensive plastic. (News You Can Use)
Linnon, Nancy
U.S. News & World Report, v110, n2, p80(1)
Jan 21, 1991
ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 715 LINE COUNT: 00052

... 900 numbers supposedly will produce secured bank cards, which require cardholders to maintain a bank **account** as collateral. But the calls cost anywhere from \$2 a minute to a fixed charge...

...was useless for building a good credit history, since lenders usually require evidence of debt **payment** over time.

Such abuses will likely continue, since offenders frequently change addresses to stay a...

20/3,K/79 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

03289118 SUPPLIER NUMBER: 05117763 (USE FORMAT 7 OR 9 FOR FULL TEXT)
"How can I get financing to buy a vacation time share in Ireland?" (Money Helps) (column)
Wheelwright, Holly
Money, v16, p18(2)
Aug, 1987
DOCUMENT TYPE: column ISSN: 0149-4953 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 803 LINE COUNT: 00059

20/3,K/80 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01110963
Emerging telecommunications needs of the card industry.
IEEE COMMUNICATIONS SOCIETY MAGAZINE July, 1984 p. 26-311

... Weinstein, American Express. Credit cards can involve revolving credit loans automatically granted when payments are **delayed** beyond the first monthly billing, absence of revolving credit, and the **debit card** that automatically draws funds from an existing **bank account** --usually within 1 d. All 3 types of payment cards share credit authorization with a ...

20/3,K/81 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03427360 Supplier Number: 47059253 (USE FORMAT 7 FOR FULLTEXT)

NETCOM: NETCOM Internet announces UK business services portfolio
M2 Presswire, pN/A
Jan 23, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1307

... broadening to encompass business of all kinds and transactions paid for from virtual wallets with **secured credit cards**, digital pounds and electronic cheques. Investors can buy stock through online brokers and bank customers can log on to move funds from current to savings **accounts**, and **pay** their **bills**. Companies can use the Internet to reach suppliers and customers and transfer purchasing, distribution and other corporate functions away from expensive and slow paper systems. Today, business-to-business transactions **account** for the biggest share of the electronic-commerce market.

Online retailing, merchandise sales to the...

20/3,K/82 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03178334 Supplier Number: 46511761 (USE FORMAT 7 FOR FULLTEXT)
LENDERS CAN PROFIT FROM SUB-PRIME AUTO LOANS
Credit Risk Management Report, v6, n13, pN/A
July 1, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1088

... Additionally, lenders gain a larger cross-selling opportunity: "Even though most [of the sub-prime **accounts**] couldn't borrow from you now, if they **pay** the loans, after a year or two you can offer them a **secured credit card**, a mortgage and so on," said Youssouf.

Front-End Efforts

Since sub-prime loans typically...

20/3,K/83 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02229212 Supplier Number: 44247282 (USE FORMAT 7 FOR FULLTEXT)
ELECTRONIC TOLLS: SMART CARD-BASED TOLL COLLECTION PRODUCT BYPASSES N. AMERICA
Inside IVHS, v3, n23, pN/A
Nov 22, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1167

... fuel and other products. On this side of the Atlantic, consumers are more accustomed to **delaying** payment with credit cards, or using **debit cards**, which authorize withdrawals from a **bank account**.

"AT&T has been trying to market their smart card over here for years and...

20/3,K/84 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

02177492 Supplier Number: 44099326 (USE FORMAT 7 FOR FULLTEXT)

SEARS WILL PILOT SECURED CARD

CardFAX, pN/A

Sept 15, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 176

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...card, CARDFAX has learned. Sears, the largest retail card issuer with receivables of \$20.3 **billion** and an estimated 50 million **accounts**, is marketing its secured card to a fraction of rejected SearsCharge applicants. Sears rejects up...

...not expected to become gigantic, observers say, because many secured cardholders eventually graduate to non- **secured credit cards**. Richard Klesse, senior vice president of sales and marketing at Beneficial National Bank U.S...

20/3,K/85 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

05316759 (USE FORMAT 7 OR 9 FOR FULLTEXT)

PAYMENT CARDS

Plastic Liquidity's Cash Flows

WARSAW VOICE, pl

May 03, 1999

JOURNAL CODE: WWVE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1992

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of card which can be used both domestically and abroad. The most popular cards are **debit cards** issued by the largest number of **banks**. These make it possible for **account** holders to make payments up to the limit of their **account** balance.

Charge cards are another matter. The advantage they have over debit cards is a **deferred** payment deadline. Transactions made in a given month are added together and deducted from the...

20/3,K/86 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

04170588 (USE FORMAT 7 OR 9 FOR FULLTEXT)

DCR Rates Providian National Bank's Senior Notes 'A'

PR NEWSWIRE

January 29, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 250

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... credit cards, and fee-based products. At the end of 1998, PNB managed 8 million accounts and \$13.2 billion consumer loans.

/CONTACT: Bradley J. Coltman, 312-368-5472, coltman@dcrco.com, or James E...

20/3,K/87 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03821978 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Saudi murder case nurse facing Scots jail term for theft
GERARD SEENAN
GUARDIAN
December 22, 1998
JOURNAL CODE: FGDN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 582

(USE FORMAT 7 OR 9 FOR FULLTEXT)

At Dundee sheriff court yesterday, she was found guilty of stealing the money from the **bank account** of Helen Lewis, aged 79. She was also found guilty of handling the stolen **bank card** and of submitting forged references. Sheriff Alistair Stewart **postponed** sentence until January 18 for background reports.

It is almost exactly two years since McLauchlan...

20/3,K/88 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03099889
Providian Financial Corporation Announces a Record 70% Increase in Earnings Per Share in the Third Quarter
PR NEWSWIRE
October 13, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1119

... diversified market with loan products that include credit cards, revolving lines of credit, home loans, **secured credit cards**, and fee-based services. San Francisco-based Providian Financial, which ranks among the ten largest...

...3,926,721 \$3,212,766 Term federal funds purchased 309,000 150,000 Notes **payable** to banks -- 82,000 Long term notes **payable** 399,737 -- Accrued expenses and other liabilities 542,663 249,533 Total liabilities 5,178...

20/3,K/89 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03055841 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Orange County Register, Calif., Credit Card Column
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ORANGE COUNTY (CALIF.) REGISTER)
October 09, 1998 3:11
JOURNAL CODE: KTOC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 454

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... seen that won't cost users anything as long as they use the card properly, **pay** off the balance each month, and maintain a BofA checking **account**. The card gets a top rating, but keep in mind: This is a product only...

20/3,K/90 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

03002764

Cardservice International Celebrates 10th Anniversary by Inaugurating New Worldwide Headquarters, Establishing Leadership in Internet Secured Transaction-Processing Services

BUSINESS WIRE

October 02, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 407

... by its remarkable 45 percent annual growth, Cardservice International, one of the world's leading **payment** -transaction service providers, will unveil its new 75,000-square-foot international headquarters in Agoura...

...with 100 banks. Now servicing more than 110,000 merchants and processing more than \$6 **billion** in bank-card volume, Cardservice International will commit much of its added floor space to...

... their online community. "Through our partners, merchants are able to establish a credit-card processing **account** while finding all of the means available to build a successful business on the World...

20/3,K/91 (Item 7 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

02751967 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Providian Financial Carves Rapidly Growing Credit-Card Niche

Michael Liedtke

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CONTRA COSTA TIMES, CALIF)

September 09, 1998

JOURNAL CODE: KCCT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1274

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... t balked at the fees. Providian currently has about 1.2 million secured credit card **accounts** with outstanding loans of about \$1 **billion**, making it the nation's leader in this industry segment.

The fees on unsecured cards...

20/3,K/92 (Item 1 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

00870561

BAD DEBTS, SWEET PROFITS: Never heard of CFS? It's reaping eye-popping gains from delinquent credit-card loans

Business Week August 11, 1997; Pg 74; Number 3539

Journal Code: BW ISSN: 0007-7135

Section Heading: Finance: COMMERCIAL FINANCE

Word Count: 1,400 *Full text available in Formats 5, 7 and 9*

BYLINE:

By Wendy Zellner in Tulsa and Phillip L. Zweig in New York

TEXT:

... separate entity to lend to current CFS ``customers,' ' as debtors are called internally. Only the **accounts** of customers who stick to a negotiated **payment** plan will be sold to the new company. And those customers will be offered increasing amounts of credit--from **secured credit cards** to home loans--based on **payment** track records.

RECESSION RISK? So far, Bartmann's high-wire act is a hit on...

20/3,K/93 (Item 2 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications

(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0113914

HOW LONELY BROKERS ARE REWRITING THE BOOK ON SERVICE

Business Week March 13, 1989; Pg 154; Number 3095

Journal Code: BW ISSN: 0007-7135

Section Heading: Personal Business: Finances

Word Count: 714 *Full text available in Formats 5, 7 and 9*

BYLINE:

EDITED BY MARC FRONS

Troy Segal

TEXT:

...for a \$25 annual fee instead of the usual \$35.

A BIT OF FLOAT. Unlike **bank cards**, brokerage cards are actually **debit cards**: Purchases don't go on a monthly bill but get immediately subtracted from your **account**. Now, though, some firms **delay** the debiting until the end of the month, allowing you a bit of float.

Other...

20/3,K/94 (Item 1 from file: 634)

DIALOG(R)File 634:San Jose Mercury

(c) 2004 San Jose Mercury News. All rts. reserv.

08268008

CASH-SECURED CARDS PUT CREDIT IN MORE HANDS

San Jose Mercury News (SJ) - Monday, September 25, 1995

By: Rebecca Smith, Mercury News Consumer Writer

Edition: Morning Final Section: Business Monday Page: 1E

Word Count: 1,613

...Card Report, P.O. Box 1700 (College Estates), Frederick, MD 21702.CHART:

MERCURY NEWS

COMPARING SECURED CREDIT CARDS

Here are the results of a survey of secured credit conducted by Consumer Action News...

... or variable. Grace period refers to the number of days in which a customer can **pay** off a **bill** without being charged interest if there is no prior balance. The deposit listed is the... no max. Late fee: \$7. Over-the-credit-limit fee: none. Deposit earns regular savings **account** interest.

Wells Fargo Bank

(800) 642-4720

\$25

MC, Visa

19.8% Fixed

\$500/100...

20/3,K/95 (Item 2 from file: 634)

DIALOG(R)File 634:San Jose Mercury

(c) 2004 San Jose Mercury News. All rts. reserv.

08219088

VISA FINDS A PASSPORT TO THE FUTURE SAN MATEO COMPANY BETS ON 'SMART' CARDS THAT WILL EXCHANGE INFORMATION, NOT JUST MONEY

San Jose Mercury News (SJ) - Monday, August 7, 1995

By: STEVE KAUFMAN, Mercury News Staff Writer

Edition: Morning Final Section: Business Monday Page: 1F

Word Count: 1,729

... with major merchandisers, such as Ford Motor Co. and Blockbuster Video, easily compensating for a **delay** that temporarily cost it market share at the expense of MasterCard. And it has been far more aggressive than MasterCard and other **bank cards** in penetrating lucrative travel and entertainment **accounts**. Visa has a promotional program with 28 participating partners, including Southwest Airlines, Avis, Dollar-Rent...

20/3,K/96 (Item 3 from file: 634)

DIALOG(R)File 634:San Jose Mercury

(c) 2004 San Jose Mercury News. All rts. reserv.

07358128

VOTE POSTPONED AGAIN ON ATM WELFARE BENEFITS

San Jose Mercury News (SJ) - Thursday, December 23, 1993

By: Associated Press

Edition: Stock Final Section: Front Page: 7A

Word Count: 363

... to the vice president "did not in any way indicate we had asked for another **delay**."

Under Regulation E, consumers whose ATM or **debit cards** are lost or stolen are only liable for the first \$50 fraudulently obtained. **Banks** are required to correct mistakes in those **accounts** within 10 days, or if the investigation takes longer, to credit the **account** by the disputed amount.

The White House Office of Management and Budget, in a Dec...

20/3,K/97 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0669565 NYFNS1
KEY FEDERAL SAVINGS BANK TIPS ON CREDIT CARD USE

DATE: January 26, 1994 07:32 EST WORD COUNT: 549

...carry an outstanding balance month to month, look for the lowest interest rate; if you **pay** in full every month, go for a card with a low, or no, annual fee; if you have a poor credit rating, or no credit history, apply for a **secured credit card** (a regular credit card backed by a savings **account**) to establish a positive credit record.

-- Protect against fraud: Destroy carbons and voided or canceled...

20/3,K/98 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0210426
Providian, Eyeing Card Leadership, To Buy Receivables from 1st Union
American Banker - January 2, 1998; Pg. 1; Vol. 163, No. 1
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 711

BYLINE:
By CHARLES KEENAN

TEXT:
...from 5.75% a year earlier.

Providian considers dealing with higher-risk and higher-margin **accounts** a core competency. Net credit losses on managed loans were a relatively high 6.2% in the third quarter, but total managed assets (including **secured credit cards**, home loans, and securitized loans) were up 19%, to \$10.8 **billion**; net income rose 28%, to \$48.6 million; and return on equity was a healthy...

20/3,K/99 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0205556
Bank Credit Card Operations of Diversified Financial Services Companies
American Banker - September 23, 1997; Pg. 11; Vol. 162, No. 183
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,465

TEXT:
...holds the bulk of the Universal MasterCard and Visa credit card receivables. (The \$6.3 **billion** in card loans outstanding shown for AT&T Universal Card

Services include the receivables held...

...company which
currently owns a 83% stake in Metris Cos. Inc. (m) Issues unsecured and
secured credit cards including the Fingerhut cobranded MasterCard.
(n)
Issues GE Rewards MasterCard which offers rebates ("reward checks...

...stamp business. (r) Offers two Visa
debit cards for Merrill Lynch customers: the Cash Management **Account** and
the Capital Builders **Account** . (s) Formerly known as American National
Bank
of Arizona; changed its title when acquired by...

20/3,K/100 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0188380

FLEXIBLE PROVIDIAN IN CLASS BY ITSELF

American Banker - September 25, 1996; Pg. 10A; Vol. 161, No. 184
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,111

BYLINE:
By JEFFREY KUTLER

TEXT:
...on sophisticated, home-grown systems and
sheer brainpower to find and attract reliably profitable, interest- **paying**
customers other banks may overlook or poorly price. Bancorp has almost
three million of them, with per- **account** balances above industry averages
and loss rates said to be well in hand. The company...

...also extending what
it regards as its core competencies, notably into home equity lines and
secured credit cards .
Managed balances are at about \$8 billion. The vast majority are still on
credit cards...

20/3,K/101 (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0142726

*** Visa Service Speeds the Debiting Of Bank Account After a Purchase**
American Banker - January 28, 1994; Pg. 14; Vol. 159, No. 19
WORD COUNT: 728

BYLINE:
By MICKEY MEECE

TEXT:
...issuers of
Visa credit and debit cards to post a transaction to the cardholder's
account when the purchase is authorized.
With the enhancement, called ReadyPost, Visa **banks** can, in effect,
eliminate the **delay** between a **debit card** purchase and the actual

debit to
the customer's transaction **account** .

The posting occurs ahead of the standard settlement process, which
Visa says will now have...

20/3,K/102 (Item 5 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0062687

Visa Ads Attack Optima Card

American Banker - July 6, 1987; Pg. 9; Vol. 152, No. 130
WORD COUNT: 777

BYLINE:
By JEFFREY KUTLER

TEXT:
...to current holders of
standard American Express green cards who are also avid users of **bank**
issued MasterCard and Visa credit cards.
Like **bank cards** , Optima allows customers to **delay** payment for
goods
and services charged to the **account** . Optima's interest rate on
outstanding
balances, at 13.5%, is lower than that of...

20/3,K/103 (Item 6 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0062623

Researcher Says Optima 'on Target' With Affluent Credit Card Customers

American Banker - July 1, 1987; Pg. 1; Vol. 152, No. 127
WORD COUNT: 1,071

BYLINE:
- Jeffrey Kutler

TEXT:
...to current holders of
standard American Express green cards who are also avid users of **bank**
issued MasterCard and Visa credit cards.
Like **bank cards** , Optima allows customers to **delay** payment for
goods
and services charged to the **account** . Optima's interest rate on
outstanding
balances, at 13.5%, is lower than that of...

20/3,K/104 (Item 7 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0032388

**Fed Rules on Manual Debit Card Transactions: Purchases Done with imprinters
to Receive Protection Already Accorded EFT Payments**

American Banker - October 5, 1984, Friday; Pg. 3

WORD COUNT: 588

BYLINE:

By ANDREW ALBERT

TEXT:

... Because of potential conflicts with Reg T, the Fed decided to exclude most consumer margin **accounts** from the provisional recrediting requirement contained in the EFT regulations.

* Extend coverage to all **debit card** transactions, including those in which the **financial institution** processing the transaction is the same as the institution maintaining the consumer asset **account**.

Because financial institutions might find immediate compliance difficult, the Fed agreed to **delay** six months before imposing the changes. But in the name of consumer protection, the board...

20/3,K/105 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00318361 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Overcoming the odds

Forbus, Robert

Independent Banker, v47, n8, p20-24, Aug 1997 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 02298

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... SECURED CARDS: A SUCCESSFUL OFFERING

Through IBAA Bancard Inc., Wright offers a successful line of **secured credit cards** to his customers. He does the credit approval and the marketing, and Equifax Card Services does the back room **billings**. However, his in-house collection department collects on any troublesome **accounts**. After 18 months of offering the secured cards, he has 1,500 in circulation, with...

20/3,K/106 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00262333

National City introduces credit-building package

Anonymous

Bank Rate Monitor, v14, n22, p3, May 15, 1995 DOCUMENT TYPE: Newsletter

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: The \$1.3 **billion** National City Bank, Northwest is piloting a niche credit-building program that packages a **secured credit card** with an unsecured loan as the next step. The secured card, launched in January 1995, has attracted 20-25 active **accounts** with an average balance of \$800, while the Ready Line, launched in February, garnered 17 **accounts**, most at the \$1,000 level.

20/3,K/107 (Item 3 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00247323

Pricing trends

Anonymous

Bank Advertising News, v18, n28, p4, Mar 28, 1994 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Rates on deposit **accounts** linked to **secured credit cards** are becoming more attractive than those on regular **accounts**. For example, Citibank **pays** 4% on the 18-month CD used as collateral on its **secured credit card**. Meanwhile, the defensive-oriented trend toward major banks getting into secured cards, to keep **accounts** they might otherwise lose through strict unsecured-card screening, is changing. At least one New...

20/3,K/108 (Item 4 from file: 268)

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00247148

Secured-card deposits earning higher rates

Anonymous

Bank Rate Monitor, v13, n13, p1,3, Mar 14, 1994 DOCUMENT TYPE: Newsletter
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: The deposit **accounts** linked to **secured credit cards** are increasingly earning higher interest rates than those on regular **accounts**. Signet Bank **pays** 5% on the secured card-linked savings **account**, which is the same it paid when it started the program.

20/3,K/109 (Item 5 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00067145

Suburban Nat'l will pay for performance in credit card campaign

Anonymous

Bank Letter, v14, n24, p6, Jun 25, 1990 DOCUMENT TYPE: Newsletter Article
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Suburban National Bank (Somerville, NJ) will **pay** its advertising agencies, Joanne Black & Associates and JBJ Productions, a part of the annual fees of new **secured credit card accounts**. This compensation structure will encourage the agencies to develop an effective direct response campaign for...

20/3,K/110 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00054444

Secured card revamped

Anonymous

Bank Rate Monitor, v9, n11, p3, Feb 25, 1991 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Key Federal Savings Bank (Owing Springs, MD) has added a \$35

annual fee to its **secured credit card account** . The savings bank reports that 17% of its total assets are in credit cards. The...

...has a 21.99% interest rate and a required \$500-minimum deposit in a savings **account paying** four percent interest on the first \$1,000 and five percent on anything above that. Farrington Bank's (North Brunswick, NJ) **secured credit card** has a \$65 application fee and customers must have \$350 in a savings **account** that **pays** 4.5% for deposits above \$500.

20/3,K/111 (Item 7 from file: 268)
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00042390

Marketing minutes...Dreyfuss back in card business with secured card

Anonymous

Bank Advertising News, v16, n4, p1,8, Sep 30, 1991 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: Lake City, UT), an industrial loan company subsidiary of Dreyfus Corp. (New York City), offers **secured credit cards** with a 19.80% rate and a \$25 annual fee. The Dreyfus product, called Phase...

...the credit line of between \$500 to \$3,000 to be placed in a savings **account paying** 5.25%. The card, which has no application fee and offers enhancements, is targeted at...

20/3,K/112 (Item 8 from file: 268)
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00002893

Secured card pondered at Union Bank

Anonymous

Bank Rate Monitor, v11, n39, p1,8, Sep 6, 1993 DOCUMENT TYPE: Newsletter
Article LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Union Bank (San Francisco) will offer a **secured credit card** that it expects will represent half of its portfolio in 1994. The secured card will...

...and an interest rate in excess of its regular credit card rate. The required savings **account** will **pay** interest. The bank has a standard and a gold card with relationship pricing and interest...

20/3,K/113 (Item 1 from file: 267)
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04549538

Now Legit, Secured Cards Make Big Money For Small Banks

CARD NEWS

May 5, 1999 h 90 VOL: 14 ISSUE: 9 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1369

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...success when he created ads for cable television that offered potential cardholders "straight talk about **secured credit cards** ." This meant telling people up front that they have to send in a deposit to...In all, that may spell as much as \$1,000 worth of risk on one **account** .

To remedy **payment** system exposure, CMS holds the funds on large checks. Every company may define "large" differently...

...a matter of individual parameters. Then, for the first 90 days, CES scrutinizes every new **account** , making use of artificial intelligence and neural networks to establish a normal pattern of **payment** behavior.

Management Should Be High Tech, High Touch

The main themes that emerge from experienced...a \$39 annual fee works well;

- * More than 80 percent of customers are willing to **pay** \$10 extra for rush service; and

- * Twenty-seven percent of applicants are willing to **pay** a second annual fee for being issued both a Visa and a MasterCard, though they...

...customer. "If you don't service them right, you lose them," Berman said.

With each **billing** period, the bank and its partners, if it has them, invest more in the customer...

...a few months and lose them for lack of proper servicing.

"The graduation of these **accounts** to either something less than 100 percent secured or completely unsecured has to be done...

...make is to take someone who is 100 percent secured, and tell them if they **pay** on time, in a certain period - 12 or 24 months or whatever - they will get...

...ve built the models to do that," Berman explained.

Taking cardholders from secured to unsecured **accounts** cannot be accomplished with a general strategy applied over an entire secured card portfolio. Berman emphasized this must be accomplished on an **account -by- account** basis. "Shock therapy doesn't work with these **accounts** ." (Don Berman, Cardholder Management Services, 516/576-0404; Terrence Wolf, Quick! Systems, 734/669-8615.)

...

20/3,K/114 (Item 2 from file: 267)
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04545232

M&A Watch

CARD NEWS

February 1, 1999 0 VOL: 14 ISSUE: 2 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 743

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...will receive a 15 percent premium on outstanding credit card receivables of approximately \$2.9 **billion** and 3.3 million **accounts**. The transaction is expected to close in the first quarter of 1999, but is subject...

...that the issuer will gain if the deal goes through, MBNA currently has \$56.3 **billion** in managed loans. (William Callihan, PNC, 412/762-8257; Peter Frank, MBNA, 302/432-1353...

...at end of fourth quarter, says Stephen Dishart, a Mellon spokesman. That ranking takes into **account** the securitized portion of loans outstanding.

"Mellon had \$1.9 **billion** in managed receivables; Bank One is at \$63.4 **billion**. In any scale operation, it requires a significant ongoing investment to remain competitive and to...

...says.

The sale of the credit card and mortgage businesses will eliminate approximately \$3.4 **billion** in loans and servicing rights from its balance sheet. The combined divestiture, including the Network Services unit, will reduce Mellon's balance sheet by more than \$4 **billion**.

Goldman Sachs & Co. will advise Mellon on the sale of the credit card business, which...the top 10 nationally, has agreed to purchase the portfolio, which consists of 120,000 **accounts** and approximately \$180 million in credit card assets.

As of last month, Providian reports it has more than \$14 **billion** in assets under management and 8 million customers for its credit cards, revolving lines of credit, home loans, **secured credit cards** and fee-based services.

The two parties did not disclose financial terms of the agreement...

...approximately \$15.4 million.

The company plans to use the proceeds from the sale to **pay** down outstanding commercial paper balances. (Providian, 415/543-0404, Brian Schell, H&R Block, 816...

20/3,K/115 (Item 3 from file: 267)

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04543418

Buy/Sell * Watch

CARD NEWS

December 7, 1998 VOL: 13 ISSUE: 23 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1131

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...deposit products to consumers.

Loan products include credit cards, revolving lines of credit, home loans, **secured credit cards**, and fee-based services. The financial services company has \$12 **billion** in assets under management and serves 7 million customers.

The acquisition provides an additional opportunity...

...CEO.

Providian's long-term growth strategy includes a brisk pace of expansion by purchasing **accounts** or whole portfolios. The purchase of the Bravo portfolio marks Providian's third purchase of...

...Orenbuch says.

Since the Bravo brand does not have significant standing with consumers, converting those **accounts** is a matter of going from a weaker brand to a stronger one, Orenbuch adds...

...the Nordstrom retail charge card and Nordstrom Visa charge card. The company reported \$4.9 **billion** in sales for 1997.

Nordstrom officials say the thrift bank charter will allow the company...

...Bank, says

the newly formed thrift bank may offer such services as business credit card **accounts**, home equity lines of credit and money market checking. Other products under consideration include private...

20/3,K/116 (Item 4 from file: 267)

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00039246

INDUSTRY BRIEFS

CARD NEWS

February 2, 1998 VOL: 13 ISSUE: 2 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 547

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...of 10 percent to 20 percent on many Federal Express (FedEx) delivery services. Firms must **pay** with their American Express Small Business Corporate card. The marketing campaign targeting small businesses, which currently **account** for more than half of FedEx customers, is due in part to a new American...

...new

operation center in Salt Lake City. Company officials say rapid growth of the \$10 **billion** asset company's **secured credit card** division

prompted the need for the new credit card customer service center, expected to open a quarterly dividend. The 8 cents per share is **payable** to stockholders of record as of Feb. 9, and may be directly reinvested in the...

20/3,K/117 (Item 5 from file: 267)

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00036502

DATABASE OFFERS INSIGHT ON TROUBLESOME BORROWERS

CREDIT RISK MANAGEMENT REPORT

November 17, 1997 VOL: 7 ISSUE: 22 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1104

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Lenders avoiding extending credit to consumers with blemished **payment** histories may be able to structure and service loans using a database that expressly gathers...

...to and from merchants who interface with high-risk consumers daily, allowing them to monitor **payment** behavior, says Dana Webster, president of the Norcross, Ga., database provider.

The national database collects...

...timely uploads.

This type of database may be the only means to track sub-prime **payment** history on consumers for some merchants, says Norm Magnuson, a spokesman for the Association of...

...when it occurred, and the circumstances in the customer's home that contributed to the **payment** lapse, says Mark Horvath, new business manager at Credit Acceptance Corp., a sub-prime auto...of service probably would be optimal to screen out applicants for pre-approvals, such as **secured credit cards** and sub-prime auto finance deals, but poses certain limitations when reviewing applications, says Ted...

...an underwriting perspective, says Magnuson.

By limiting the information gathered in generated reports, a consumers' **payment** pattern may be misconstrued, cautions Magnuson. For example, a consumer could **pay** one lender chronically late, but another lender always on time.

If consumers **pay** off their debts, they will return to doing business with a traditional lender, counters Webster. "My merchants want to know not if they will **pay** 30 or 60 days late, but if they supply them with goods or services, will they **pay** them at all," he says.

The product particularly is helpful on a regional basis. Many...

...smaller appliance companies in the area with which potential customers interact. "If they don't **pay** for a refrigerator it may impact their ability to repay us," concurs Horvath.

The lender...

...a lender

does business with to identify behavior typical of people who intend to dodge **payment**. "We identify those with multiple outstanding contracts in a short period of time. Not to...

...are] bad, but

to identify that to the merchant as a person whose ability to **pay**

might be impaired."

*A computerized skip tracing service, which provides current address, phone number and employment information to locate and recover charge offs, deficiency balances and uncollectable check **accounts**.

*Monthly management, summary and detailed reports are also available to track use of the various...

20/3,K/118 (Item 6 from file: 267)
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00002199

CYBERCASH LURING MORE CREDIT CARD TRANSACTIONS

CARD NEWS

October 14, 1996 VOL: 11 ISSUE: 20 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 427

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...is hoping the low cost of Internet credit card transactions will boost penetration of its **secured credit card** transport service.

The service allows acquiring banks to accept credit card payments over the Internet at a cost of no more than 5 cents a transaction, says **Bill** Wilson, chief operating officer.

The card service is the only revenue generator for the company...

...9,119.

CyberCash is hoping to continue that trend and capture some of the 7 **billion** Internet financial transactions expected by the year 2000. If successful, it could have its fingers in a large part of an anticipated \$600 **billion** Internet market.

The company licenses Internet merchant software and a bank-brandable consumer product called the CyberCash Wallet. The Wallet is an Internet application that holds several **payment** types, including credit cards, micropayments and soon, electronic checks.

Banks can offer a CyberCash Wallet with any type of **payment** system that banks are offering, says Wilson. Credit cards already are an established Internet **payment** type as CyberCash and others have been facilitating them since April, 1995. "We've been...

...as recipes, pictures

or reports from Web sites. Consumers can use credit cards or deposit **accounts** to load the Wallet.

Next year, the companies plan to offer the capability to download...

...wants to

continue forging partnerships with banks, as well as back-end processors, Wilson says. (**Bill** Wilson, CyberCash, 703/716-5207.)

...

20/3,K/119 (Item 1 from file: 608)
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06690491 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New Banking Technology Eliminates Float Time

Amber Veverka

Charlotte (N.C.) Observer

August 09, 1999

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

WORD COUNT: 2165

...TEXT: of consumers' best friends since the invention of the paper check: float time.

Float, the **delay** between the moment you pay for something and the moment the money leaves your **bank account**, isn't what it used to be.

More Americans every year are paying with **debit cards**, which effectively cancel float time. And checks, still used for 45 to 50 percent of...

20/3,K/120 (Item 2 from file: 608)

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06659606 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banks Use Credit Scores to Determine Qualification for Loans

Carol Teegardin

Detroit Free Press

May 04, 1999

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

WORD COUNT: 1961

...TEXT: late payments on credit cards and was more than 30 days late on one mortgage **payment** this year, said Barry Roffman, a banker at Rock Financial in Bingham Farms.

"That will do it. That late **payment** on his mortgage hurt him big-time," said Roffman, who helped the technician get a...

...tons of people like this," Roffman said. "He's your classic working gentleman trying to **pay** his **bills**, and now his credit is all screwed up. The first thing everyone looks at is...

...been replaced by computers that spew out universal credit scores that don't take into **account** how long people have lived in their homes, their income and time on the job...

...a person low long-distance rates.

"Credit scoring is used to determine whether people will **pay** their **bills** on time, but it's true that scores can be used for other reasons,"

Shellenberger...

...temporarily.

In addition, some people say scoring is unfair because it doesn't take into **account** a person's income, how long a person has lived in a home or worked...

...ago.

Opponents also say the process is cold and impersonal and people can wind up **paying** higher interest rates and not know why.

"I don't know if I think scores...

...us what your interest rate will be. They tell us whether you are in the **payment** scheme of things," Ricci said.

Credit scores appear on credit reports and are compiled by...

...agencies.

Each agency has its own scoring method but all provide a list of delinquent **accounts**, late charges and related data, as well as the score itself. Equifax uses a Beacon...

...Empirica.

The systems rely on computers that compile scores after looking at individuals' history of **paying** loans and credit card **bills**, as well as public records that can show tax liens, judgments, bankruptcies and delinquent school **secured credit card** is generally riskier than someone who has a combination of installment and revolving loans. "The Fair, Isaac system looks for patterns," Shellenberger said. "It takes into **account** when a problem occurred and whether it is part of an ongoing problem."

Fair, Isaac...

...their score," Detweiler said.

"In the meantime, if they want a loan they have to **pay** a high interest rate," she said.

"I get calls from people all the time who...

...to retire from his job early. His income decreased, yet he still had a car **payment**, a mortgage, medical debt and credit cards," Guzek said. "He had a difficult time **paying** all that and getting back on track, but he did it over a three-year...

...said once you get your credit report, the best thing you can do is start **paying** the problem **accounts** off as fast as you can.

"**Pay** any charge-offs or collection **accounts**. **Pay** all tax liens or judgments right away," she said. "Start **paying** your mortgage and car payments on time so you don't get into late charges..."

20/3,K/121 (Item 3 from file: 608)

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06649732 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Puerto Rico's Banco Popular Adds Florida Operations in Manageable Pieces

Barry Flynn

Orlando Sentinel

April 04, 1999

DOCUMENT TYPE: NEWSPAPER

RECORD TYPE: FULLTEXT

LANGUAGE: ENGLISH

WORD COUNT: 1171

...TEXT: 4--When Banco Popular came to Central Florida in 1997, it was just beginning to **build** a nationwide banking network aimed at tapping America's fast-growing Hispanic population. The company...

...Rico is fairly static, while it's going through the roof in the United States" **among** Hispanics, said Claus W. Hirsch, who follows Popular for Corinthian Partners, a New York investment...

...Puerto Rico.

The downside for anyone trying to mold Hispanics into a single market is **that** they come from widely varied national and economic backgrounds. They assimilate swiftly into the mainstream...

...of the U.S. Hispanic population may be "unbanked" -- that is, not have a bank **account** or adequate credit for a credit card.

Banco Popular's strategy includes reaching many of ...which now use the

name Popular Cash Express.

The credit-card unit also offers a **secured credit card** that anyone can get by making a security deposit equal to the limit on the...

...the mainland operation is a drag on an otherwise profitable company that, with \$23.2 **billion** in assets at the end of last year, ranked as the nation's 37th-largest...

20/3,K/122 (Item 4 from file: 608)

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06631320 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Orange County Register, Calif., Credit Card Column

Diana McCabe

Orange County (Calif.) Register

February 01, 1999

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

WORD COUNT: 515

...TEXT: your pockets to come up with a deposit equal to your credit line. Instead, you **pay** only \$49 to open the security **account**. After your **account** is open for a year, Capital One will review your **account** for credit-line increases or consider issuing you a regular unsecured card. WHAT'S HOT: It takes only \$49 to open the security **account**, compared with the hundreds of dollars typically needed to get other secured cards. If you don't have \$49, you can **pay** in installments. The \$49 deposited to secure the card will earn about 3 percent interest...

...NOT: The 19.8 percent interest rate. That's par for the course for most **secured credit cards** but still steep, so **pay** off your balance in full.

The initial credit limit, like most secured cards, is a...

...security deposit.

FINE PRINT: Annual fee: \$29

Interest rate: 19.8 percent

Other terms: Late **payment** -- \$25; over the limit -- \$25; grace period -- 25 days; minimum monthly **payment** -- 3 percent of balance; credit limit -- starts at \$300 but can grow to \$5,000...

...estimated cash value of rewards, if any.

Heavy users charge \$1,000 a month and **pay** it all off regularly, avoiding interest. Moderate users who carry debt charge \$500 a month and make only the minimum **payment**. Moderate users who **pay** some charge \$500 a month and **pay** back \$250. Light users charge \$100 a month and **pay** it all back regularly. Interest rates and annual fees are based on standard cards, unless...

20/3,K/123 (Item 5 from file: 608)

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06630193 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sayreville, N.J., Credit Union Opens Student-Run Branch in High School

Sam Ali

Star-Ledger, Newark, N.J

January 28, 1999

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

WORD COUNT: 916

...TEXT: Newark, N.J.

Jan. 28--It's hard to believe teenagers blew close to \$141 billion in pocket money last year.

But that's exactly the kind of spare change they...

...the main credit union office in Sayreville. Students and teachers will be able to open **accounts**, withdraw cash, and eventually, if all goes according to plan, get **secured credit cards** and take out small collateralized loans in the future.

O'Shea said the credit union...

...at South Amboy these days, jokes Cindy Burulia, Raritan Bay's operations manager.

This could **account** for why so many credit unions -- and, yes, even banks -- are venturing into high schools...

...their own turf."

Dan Poulsen, a 16-year-old junior, said he has a savings **account** at a local bank, but can't even recall the bank's name.

"Bankers ... Banker...

...his memory. "I've only been there, like, once or something. My mother handles that **account** for me."

But Poulsen said he plans to handle his own **account** at the credit union.

"I think this will be more comfortable," he said. "It's...

20/3,K/124 (Item 6 from file: 608)

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06576869 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Orange County Register, Calif., Debt Questions Column

Edmund Sanders

The Orange County Register Calif

August 03, 1998

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH

WORD COUNT: 633

TEXT: Since she's currently **paying** 11.5 percent interest on the mortgage, I told her to refinance the mortgage and keep the money ready for investment. Being old-fashioned, she wants to **pay** off the mortgage since refinancing will only save her a few points and she has...

...don't provide many details about your mom's finances and savings, it sounds like **paying** off the loan is the best bet. I'm assuming the \$42,000 doesn't...

...the write-off is probably pretty small considering the size of the loan.

So by **paying** off the loan, your mom will effectively be earning an 11.5 percent return. That...

...companies like. In fact, I've never heard of it.

You could probably open an **account** in both names and just request a single, low credit limit of \$500. But I...

...your friend's credit, he or she will need to be an "owner" of the **account**. That way, the record of steady payments will be reported to your friend's credit report as well as yours. If the friend is not an "owner" of

the **account** and is not legally responsible for repaying the debt, the track record of payments shouldn...

...increase in the credit line. And you might never know about it, especially if the **bills** are being sent directly to the friend. So what began as a \$500 exposure could...

...help your friend, loan your friend the \$500 and have him or her open a **secured credit - card account**. The money will be used as collateral for the credit card charging. The most you...

20/3,K/125 (Item 7 from file: 608)
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06567339 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Providence Journal-Bulletin, R.I., MoneyLine Column
Neil Downing
Providence Journal-Bulletin R I
June 23, 1998
DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH
WORD COUNT: 1143

...TEXT: 1-800-438-9222) are among the banks that offer the best deals nationwide on **secured credit cards**, according to Jordan E. Goodman, "America's Money Answers Man," who publishes a list of...

...regular cards, except that you must put up a deposit to open and maintain the **account**.

The deposit becomes the security, or collateral, for your card. If you fail to **pay**, the bank takes the money out of your deposit.

The maximum amount you can charge...

...is generally limited to the amount of money you have on deposit. The deposit typically **pays** interest, but the deposit is frozen while you have your card.

Shop around to compare...

...the bank gives you a certain amount of time after you make a purchase to **pay** your **bill** before the bank starts charging you interest. This so-called grace period can be about 25 days.

--Try to **pay** off your balance in full each month. If you can't, try to get a card that charges a low interest rate on outstanding balances.

--Look for a bank that **pays** a competitive rate of interest on your deposit. Also try to get one that charges...

...that charge application fees. And look for a bank that will agree to review your **account** every 18 months or so to see if your **account** can be upgraded, so that you can get a regular card without having to tie up your money in a deposit. (Some banks review your **account** automatically; some do it upon your request, Goodman said.)

--Keep in mind that terms vary...

...example, according to Goodman's most recent survey, Amalgamated charges a \$50 annual fee, but **pays** 4.50 percent interest on deposits. Citizens **pays** 1.50 percent on deposits, but charges a \$25 annual fee.

One of Goodman's...

...to clear up errors on your credit report, and where to go for help in **paying** off debt.

The kit costs \$15.95 (plus \$6 shipping) and is available by calling...

20/3,K/126 (Item 8 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
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00291050 Story Number: 16981 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PRESIDENT OF VISA USA LOOKS TO MORE TRANSACTIONS IN CYBERSPACE
Steve Kaufman
San Jose Mercury News
August 7, 1995 16:27 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 1719

...TEXT: with major
merchandisers, such as Ford Motor Co. and Blockbuster Video, easily
compensating for a **delay** that temporarily cost it market share at the
expense
of MasterCard. And it has been far more aggressive than MasterCard and
other
bank cards in penetrating lucrative travel and entertainment **accounts**
. Visa
has a promotional program with 28 participating partners, including
Southwest
Airlines, Avis, Dollar-Rent...

20/3,K/127 (Item 9 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
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00209408 Story Number: 5856 (USE FORMAT 7 OR 9 FOR FULLTEXT)
SAN JOSE MERCURY NEWS, CALIF., BRODERICK PERKINS COLUMN
Broderick Perkins
San Jose Mercury News
May 16, 1994 21:55 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 739

...TEXT: other, except if you default
on your debt, the issuer can seize funds from your **account** to **pay** off
the
debt.

A favorite among those with a credit record blemish, the cards are...

20/3,K/128 (Item 10 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
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00172533 Story Number: 12263 (USE FORMAT 7 OR 9 FOR FULLTEXT)
DEBIT CARDS THE LATEST OFFERING FROM BANKS IN FORT WAYNE, IND.
Brian Deming
The News-Sentinel
October 18, 1993 13:28 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 1793

...TEXT: a disadvantage. A shopper can make

a credit card purchase without having money in the **bank** . The shopper can **delay** payment for 30 days without an interest charge. With the **debit** lcard , the money comes immediately - or within three days - out of the customer's **bank account** .

But bankers say the **debit card** is not meant to replace the credit card.

It's meant as an alternative to...

20/3,K/129 (Item 11 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

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00126968 Story Number: 15427 (USE FORMAT 7 OR 9 FOR FULLTEXT)

AUTHOR SHARES TIPS AFTER HIS BRUSH WITH BANKRUPTCY

Hiawatha Bray

Detroit Free Press

December 8, 1992 21:01 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 911

...TEXT: you a Visa or MasterCard if you deposit a certain amount of money in an **account** - say, \$500. You can then use the credit card to borrow an amount equal to the balance in the **account** . The bank is certain to get back at least the principal amount of the loan, and if the cardholder **pays** the credit card **bills** on time, he or she gradually rebuilds credit.

Suppose you haven't even got \$500...

Set	Items	Description
S1	137	AU=(COOPER W? OR COOPER, W?)
S2	2190	(DEBIT OR BANK)()CARD? ? OR DEBITCARD? OR BANKCARD?
S3	56963	BANK? ? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVINGS(1W-)LOAN? ?
S4	52163	ACCOUNT? ?
S5	257938	DEFER? OR HOLD()OFF OR DELAY? OR POSTPON? OR HOLDOFF
S6	84523	BILL???? OR PAY????
S7	5	INTEREST()FREE
S8	11891	(WITHOUT OR "NOT")(2N)(DEBIT? OR CHARG?)
S9	0	S1 AND S2
S10	228	S2 AND S3 AND S4
S11	5	S10 AND S8
S12	3	S10 AND S5
S13	351	S5(10N)S6
S14	2	S2 AND S13
S15	0	S2 AND S7
S16	8	S11 OR S12 OR S14

? show file

File 344:Chinese Patents Abs Aug 1985-2003/Nov
(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2003/Oct(Updated 040202)
(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200412
(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.

16/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

07188045 **Image available**
AUTOMATIC CHARGE ADJUSTING MACHINE

PUB. NO.: 2002-056444 [JP 2002056444 A]
PUBLISHED: February 22, 2002 (20020222)
INVENTOR(s): KANO CHIYUKI
KOMATSU SOUMA
APPLICANT(s): NIPPON TMI CO LTD
APPL. NO.: 2000-242219 [JP 2000242219]
FILED: August 10, 2000 (20000810)
INTL CLASS: G07F-007/12; G06F-017/60; G06K-017/00; G07D-009/00;
G07F-007/08; G07F-009/00; G07F-017/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide an automatic vending machine capable of adjusting the **charge** **without** requiring a change paying mechanism and the cash stock.

SOLUTION: Purchase of merchandises by the automatic vending machine 11 is performed by inserting a **bank card** from a card slot 21, inputting the personal identification number from an input unit 27, and selecting the number of a desirable merchandise for purchase in a merchandise selecting unit 23. The automatic vending machine 11 sends the input information to a **bank account** administration device, and when the automatic vending machine 11 receives the selling allowing signal, the merchandise selling operation is performed and the charge is directly paid from the **bank account**.

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16/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015556647 **Image available**
WPI Acc No: 2003-618802/200359
XRPX Acc No: N03-492897

Method for buying product by deferred financial transaction, comprises use of debit card which has display screen and approval button with debit machine connected to cash desk and bank

Patent Assignee: G HOLDINGS LTD (GHOL-N)
Inventor: GAILLARD J
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2429768	A1	20020103	CA 2407549	A	20010312	200359 B
			CA 2429768	A	20010312	

Priority Applications (No Type Date): CA 2407549 A 20010312; CA 2429768 A 20010312

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2429768	A1	F	52	G07F-019/00	Div ex application CA 2407549

Abstract (Basic): CA 2429768 A1

NOVELTY - A debit machine (12) is connected to a cashdesk (14) and bank (18) and has screen (20), indicating light (22), keyboard (24), card slot (26) and authorising button (25). The transaction card (28) has integrated circuit (30) and a screen (34) which shows the balance owed. If the customer agrees the price this may be indicated by pressing a validation button (36), fingerprint button (38) or entering a PIN on the debit machine

DETAILED DESCRIPTION - INDEPENDANT CLAIMS are also included for the following: Method for **deferred** purchase by portable transaction card. Method for **deferred** purchase by customer with integrated circuit card from provider with terminal. System for **deferred** purchase using transaction control card. Methods for gaining temporary access to products using integrated circuit card. System for gaining temporary access to products accessible by integrated circuit card

USE - To make **deferred** purchases of products using integrated circuit transaction cards

ADVANTAGE - The control of debiting money from a customer's account remains entirely with the customer throughout

DESCRIPTION OF DRAWING(S) - The drawing shows the debit machine and the customer's transaction control card. (The drawing includes non-English language text)

Debit machine (12)

Cashdesk (14)

Bank (18)

Screen (20)

Indicating light (22)

Keyboard (24)

Authorising button (25)

Card slot (26)

Transaction card (28)

Integrated circuit (30)

Card screen (34)

Card validation button (36)

Fingerprint button (38)

pp; 52 DwgNo 1/8

Title Terms: METHOD; BUY; PRODUCT; **DEFER** ; FINANCIAL; TRANSACTION;
COMPRISE; DEBIT; CARD; DISPLAY; SCREEN; APPROVE; BUTTON; DEBIT; MACHINE;
CONNECT; CASH; DESK; **BANK** -

Derwent Class: T01; T05

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): G06F-017/60

File Segment: EPI

16/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015494037 **Image available**

WPI Acc No: 2003-556184/200352

XRPX Acc No: N03-441827

Customer data pre-screening method for credit preapproval determination in retail store, involves searching database for customer profile, and checking credit worthiness of customer

Patent Assignee: BEIRNE K (BEIR-I); KIRMANI S (KIRM-I); ROCCHI S (ROCC-I); SERRA G (SERR-I)

Inventor: BEIRNE K; KIRMANI S; ROCCHI S; SERRA G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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US 20030078877 A1 20030424 US 2001682787 A 20011018 200352 B

Priority Applications (No Type Date): US 2001682787 A 20011018

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20030078877 A1 8 G06F-017/60

Abstract (Basic): US 20030078877 A1

NOVELTY - The customer data is transmitted from a POS system to a server (110) through Internet, based on which a customer profile is searched from a database. A determining unit determines whether the customer has a current charge **account** with respect to a selling entity, based on the searched file. If the current **charge account** is **not** determined, an offer is provided to the customer to open an **charge account**. The **account** is opened and credit purchase is executed if desired by the customer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) recorded medium storing program for prescreening customer data; and

(2) customer data prescreening system.

USE - For prescreening customer data by selling entity e.g. retail store for credit pre-approval determination of customer at point-of-sale location for issuing credit card, **bank card**, private label credit card (PLCC), commercial credit card VISA, Mastercard, American Express for e-commerce.

ADVANTAGE - Allows instant pre-screening of customers based on customer information contained within customer card such as smart card. Reduces the effort and inconvenience.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic diagram of the customer data prescreening system.

customer (110)
pp; 8 DwgNo 1/2

Title Terms: CUSTOMER; DATA; PRE; SCREEN; METHOD; CREDIT; DETERMINE; RETAIL ; STORAGE; SEARCH; DATABASE; CUSTOMER; PROFILE; CHECK; CREDIT; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/4 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015441967 **Image available**

WPI Acc No: 2003-504109/200347

Related WPI Acc No: 2000-663604; 2003-687380

XRPX Acc No: N03-400267

Financial transaction system for use in e.g. bank , provides specified benefit such as deposit into account of participating merchant, to merchant for utilizing authorized payment method when purchasing goods and services

Patent Assignee: HARDESTY L D (HARD-I); SHEIN D E (SHEI-I)

Inventor: HARDESTY L D; SHEIN D E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030078864	A1	20030424	US 98118438	A	19980717	200347 B
			US 2000619806	A	20000720	
			US 2000747117	A	20001222	

Priority Applications (No Type Date): US 2000747117 A 20001222; US 98118438
A 19980717; US 2000619806 A 20000720

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030078864	A1		17	G06F-017/60	Cont of application US 98118438 CIP of application US 2000619806 Cont of patent US 6105865

Abstract (Basic): US 20030078864 A1

NOVELTY - The financial transaction system (10) administers an investment **account** for benefit of participating merchants (30,32), such that the **account** accumulates income and gain on tax **deferred** basis. An authorized **payment** method for sale of goods and services, is established. A specified benefit such as deposit into the merchant's investment **account**, is provided to the merchant to utilize the payment method when purchasing goods and services.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer-based system operated for benefit of participating merchant and benefit sponsors.

USE - Financial transactions system used in **bank**, supermarket, department store and restaurant, for financial transactions using payment cards such as smart card, credit card, special card such as retirement charge card and **debit card**.

ADVANTAGE - Allows a safe financial transaction as inflation occurs over a period of time and as card holder spends more, provides an increased retirement saving, reduces rate of delinquency of loss on cards to card issues, increases revenue to business and **banks** without additional legislation, electronic communication and data processing requirements to thereby reduce the operating expenses in **banks**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the financial transaction system.

financial transaction system (10)
participating merchants (30,32)
pp; 17 DwgNo 1/6

Title Terms: FINANCIAL; TRANSACTION; SYSTEM; **BANK**; SPECIFIED; BENEFICIAL;
DEPOSIT; **ACCOUNT**; PARTICIPATING; MERCHANT; MERCHANT; UTILISE; AUTHORISE
; PAY; METHOD; PURCHASE; GOODS; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/5 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015021010 **Image available**

WPI Acc No: 2003-081527/200308

XRPX Acc No: N03-063871

Payment system for goods purchase system, has payment bank to transfer money from user account to store account based on store identification data and selling price data received from user

Patent Assignee: MATSUSHITA DENKI SANGYO KK (MATU)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002297915	A	20021011	JP 200199749	A	20010330	200308 B

Priority Applications (No Type Date): JP 200199749 A 20010330

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2002297915 A 9 G06F-017/60

Abstract (Basic): JP 2002297915 A

NOVELTY - Affiliation store identification data and selling price data are transmitted to the payment terminal (103) of a user (115) from the affiliation store (101) at the time of purchasing goods from the store. Payment **bank** (113) transfers money from the user **account** to the store **account**, based on the store identification data and selling price data received from the user.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Payment request terminal; and
- (2) Payment method.

USE - Payment system for goods purchase system.

ADVANTAGE - Enables purchasing goods or service **without** providing debit card to the sales clerk and without providing confidential information such as password.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the payment system. (Drawing includes non-English language text).

Affiliation store (101)

Payment terminal (103)

Payment **bank** (113)

User (115)

pp; 9 DwgNo 1/3

Title Terms: PAY; SYSTEM; GOODS; PURCHASE; SYSTEM; PAY; **BANK**; TRANSFER; MONEY; USER; **ACCOUNT**; STORAGE; **ACCOUNT**; BASED; STORAGE; IDENTIFY; DATA; SELL; PRICE; DATA; RECEIVE; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/6 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014595138 **Image available**

WPI Acc No: 2002-415842/200244

XRPX Acc No: N02-327167

Electronic transaction processing system for e-commerce, includes authorization server which sweeps demand deposit account at preset time to determine whether DDA contains sufficient fund to cover incurred charges

Patent Assignee: FIRST USA BANK (FIRS-N)

Inventor: FOX S J; HIRKA J L

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200221374	A1	20020314	WO 2001US26930	A	20010831	200244 B
AU 200186897	A	20020322	AU 200186897	A	20010831	200251

Priority Applications (No Type Date): US 2000655886 A 20000906

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200221374 A1 E 31 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT

RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200186897 A G06F-017/60 Based on patent WO 200221374

Abstract (Basic): WO 200221374 A1

NOVELTY - The interfaces (136,138) connect a demand deposit account (DDA) (160) and credit account (140) used to back the DDA, if DDA has insufficient funds with an authorized server (130). The server authorizes individual transaction against predetermined cumulative limit on DDA and sweeps the DDA at predetermined times to determine whether DDA contains sufficient funds to cover the incurred charges.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for fund accessing method.

USE - Electronic transaction processing system for use in electronic commerce.

ADVANTAGE - Enables individual to purchase goods and services from merchant using DDA backed by credit account but with overdrafts being reconciled automatically on daily or other basis. Card holder is enabled to set up DDA of his choice to purchase and have funds withdrawn from multiple demand deposit of accounts regardless of the institution holding the account, and hence consumers are benefited from card purchases even if the bank does not offer traditional debit card services.

DESCRIPTION OF DRAWING(S) - The figure shows the electronic transaction processing system.

Authorized server (130)

Interfaces (136,138)

Credit account (140)

DDA (160)

pp; 31 DwgNo 1/5

Title Terms: ELECTRONIC; TRANSACTION; PROCESS; SYSTEM; AUTHORISE; SERVE; SWEEP; DEMAND; DEPOSIT; ACCOUNT; PRESET; TIME; DETERMINE; CONTAIN; SUFFICIENT; FUND; COVER; INCUR; CHARGE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

16/5/7 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013857334 **Image available**

WPI Acc No: 2001-341547/200136

XRPX Acc No: N01-247385

Point of sale system for use in supermarket, has center system coupled to debit - card terminal equipment for money withdrawal of purchased goods based on customer's code number input by debit - card terminal equipment

Patent Assignee: NITTSUKO KK (NITT-N)

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001109958	A	20010420	JP 99288707	A	19991008	200136 B
JP 3413552	B2	20030603	JP 99288707	A	19991008	200343

Priority Applications (No Type Date): JP 99288707 A 19991008

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2001109958 A 10 G07G-001/12
JP 3413552 B2 9 G07G-001/12 Previous Publ. patent JP 2001109958

Abstract (Basic): JP 2001109958 A

NOVELTY - **Debit - card** terminal equipment (16) to which code number relative to customer's **debit - card** is input, is coupled with center system (20). The center withdraws money after performing bar code reading of purchased goods from customer's **account** from designated **financial institution**, based on input number. POS terminal (10) coupled to center, performs **account** settlement for withdrawal money.

USE - For use in supermarket, departmental stores, restaurants.

ADVANTAGE - Even in case when cash is insufficient for the purchased goods, a customer is able to purchase goods using his **debit - card without** in convenience. Also in cases such as holiday or midnight, a customer is able to withdraw required cash.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of point of sale system. (Drawing includes non-English language text).

POS terminal (10)

Debit - card terminal equipment (16)

Center system (20)

pp; 10 DwgNo 1/12

Title Terms: POINT; SALE; SYSTEM; SUPERMARKET; SYSTEM; COUPLE; DEBIT; CARD; TERMINAL; EQUIPMENT; MONEY; WITHDRAW; PURCHASE; GOODS; BASED; CUSTOMER; CODE; NUMBER; INPUT; DEBIT; CARD; TERMINAL; EQUIPMENT

Derwent Class: T01; T04; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60; G06F-019/00;

G07G-001/14

File Segment: EPI

16/5/8 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013376651

WPI Acc No: 2000-548589/200050

XRPX Acc No: N00-405855

Multi functional bank card has added function of both credit and debit cards

Patent Assignee: LADA S (LADA-I)

Inventor: LADA S

Number of Countries: 035 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200030046	A1	20000525	WO 99HR27	A	19991117	200050 B
AU 200014014	A	20000605	AU 200014014	A	19991117	200050

Priority Applications (No Type Date): HR 98597 A 19981118

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200030046 A1 E 14 G07F-007/08

Designated States (National): AE AL AT AU BA BG CH CZ DE DK EE ES FI GB

HU ID IS JP LT LU LV MK NO NZ PL PT RO RU SE SI SK TR UA US YU

AU 200014014 A G07F-007/08 Based on patent WO 200030046

Abstract (Basic): WO 200030046 A1

NOVELTY - The card has added functions of both credit and **debit cards**.

USE - For cash-less transactions in **banks** .

ADVANTAGE - Enables customers to independently decide whether to execute immediate or **deferred payment** with funds on his/her current **account** . Reduces card handling and usage time. Enables customer to choose optimum manner of payment.

pp; 14 DwgNo 0/0

Title Terms: MULTI; FUNCTION; **BANK** ; CARD; ADD; FUNCTION; CREDIT; DEBIT;
CARD

Derwent Class: T05

International Patent Class (Main): G07F-007/08

File Segment: EPI